Depopulation MHO3 Coverage Comparison for Citizens and Slide

Coverage Types	Coverage Details		Can the coverage be added, changed, excluded, or the limit increased?	
	Citizens	Slide	Citizens	Slide
Coverage A: Dwelling (Primary Structure)				
Covered Causes of Loss	All causes of loss, with certain exclusions	All causes of loss, with certain exclusions	No	**Yes, see optional coverages.**
Loss Settlement (Replacement Cost or Actual Cash Value)	Actual Cash Value. Partial loss on 1994 and newer settled at Replacement Cost.	Manufactured in 1994 or Later: Replacement Cost; Manufactured Prior to 1994: Actual Cash Value.	No	No
Minimum Coverage A (Coverage for the dwelling)	$3,000	$3,000	No	No
Maximum Coverage A	Less than $700,000 in Wind-only eligible areas with wind coverage, except Miami-Dade and Monroe, where coverage must be less than $1,000,000. Less than $250,000 elsewhere.	$700,000	No	**Miami-Dade and Monroe counties may increase to a maximum limit of $1,000,000 with UW approval.**
Coverage B: Other Structures (Buildings or structures that are not the Primary Structure)				
Covered Causes of Loss	All causes of loss with certain exclusions.	All causes of loss, with certain exclusions.	No	**Yes, see optional coverages.**
Loss Settlement	For mobile homes built 1994 or later, Replacement Cost on buildings; Actual Cash Value on structures that are not buildings. For pre-1994 mobile homes, all structures settled at Actual Cash Value.	For mobile homes built 1994 or later, Replacement Cost on buildings; Actual Cash Value on structures that are not buildings. For pre-1994 mobile homes, all buildings or structures settled at Actual Cash Value.	No	No
Coverage Amount (as a percentage of Coverage A)	10%, subject to a $2,000 minimum.	10% of Coverage A	Yes, limits of 10%-60% in 5% increments available. Cannot be excluded.	Can be increased in any 5% increment up to 60% of Coverage A subject to minimum $2,000 limit.
Coverage A and B Note	Screened enclosures, carports, patios, and other structures attached to the mobile home are covered under Coverage A. Coverage B screened enclosures, porches and other structures open to the weather, with limited exception, are not covered.	Screened enclosures, carports, patios, and other structures attached to the mobile home are covered under Coverage A. Coverage B screened enclosures, porches and other structures open to the weather, with limited exception, are not covered.	No	**Yes, see optional coverage to add screen enclosure coverage.**
Pool coverage	Coverage A if adjoined to or abut the dwelling. Coverage B if separated from the dwelling by clear space. Coverage C if above-ground pool.	Coverage A if adjoined to or abut the dwelling. Coverage B if separated from the dwelling by clear space. Coverage C if above-ground pool.	Yes, maximum Coverage A, B and C limits apply.	Yes, maximum Coverage A, B, and C limits apply.
Coverage C: Personal Property (Special Limits apply to all causes of loss)				
Covered Causes of Loss	Named Perils	Named Peril	No	No
Loss Settlement (Replacement Cost or Actual Cash Value)	Actual Cash Value	Actual Cash Value	Yes, Replacement Cost available.	Yes, replacement cost is available.
Coverage Amount (as a percentage of Coverage A)	25%	**40% of Coverage A**	Yes, limits of 25-100% available. Coverage also can be excluded (0%).	Yes, limits of 25%-100% of Coverage A available. Coverage cause also be excluded (0%)

As of October 2026 Assumption

Coverage Types	Coverage Details		Can the coverage be added, changed, excluded, or the limit increased?	
	CITIZENS	Slide	CITIZENS	Slide
Coverage C: Personal Property Special Limits (Special Limits apply to all causes of loss)				
Theft away from premises	Not covered	Not covered	No	No
Money, bank notes, etc.	$200 limit	**$2,000**	No	No
Securities, deeds, etc.	$1,000 limit	$1,000	No	No
Watercraft (other than personal watercraft, which are excluded)	$1,000 limit	$1,000	No	No
Trailers not used with watercraft	$1,000 limit	$1,000	No	No
Jewelry/furs	$1,000 limit	$1,000	No	No
Firearms	$2,000 limit	$2,000	No	No
Silverware	$2,500 limit	$2,500	No	No
Business property on premises	$2,500 limit	$2,500	No	No
Business property off premises	$250 limit	$250	No	No
Portable electronic equipment	$1,000 limit	$1,000	No	No
Refrigerated property on premises	$500 limit	$500	No	No
Refrigerated property off premises	Not covered	Not covered	No	No
Reasonable Emergency Measures Limit				
Costs incurred solely to protect property from further damage or unwanted entry, resulting from a covered loss	N/A	**Reasonable costs incurred, except for temporary roof coverings that receive a 2% of Coverage A limit.**	N/A	No
Coverage D: Loss of Use (as a percentage of Coverage A)	10%	10% of Coverage A	No	No
Coverage E: Liability	$100,000 limit	$100,000	No	No
Coverage F: Medical Payments	$2,000 limit	$2,000	No	No
Additional Coverages				
Debris Removal (Trees – Wind)	**$1,500 limit $1,000 max per tree**	Up to $1,500, no more than $1,000 of the limit for the removal of one tree. Provided tree(s) damage a covered structure or block access to driveway or handicap fixture to access dwelling. Certain exclusions apply.	No	No
Loss Assessment	$1,000 limit	$1,000	No	No
Optional Coverages				
Animal Liability	Not covered	**Liability is excluded. Limited coverage under Medical Payments to Others.**	No	No
Earthquake Coverage	Not covered	Not available	No	No
Extended/increased replacement cost on dwelling.	Not covered	Not available	No	No
Golf Carts and Low-Speed Vehicles	Not covered	Not available	No	No
Identity Theft or Identity Fraud Expense Coverage	Not covered	Not available	No	No
Incidental Occupancy	Not covered	**Coverage for a permitted incidental occupancy is limited under Section I and excluded under Section II.**	No	No
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property.	$10,000 limit	$10,000 per policy period	No	**Increased limits subject to UW approval.**
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II – Liability.	$50,000 limit	$50,000 per policy period	No	**Increased limits subject to UW approval.**
Windstorm or Hail Exclusion	No	Not included	Yes, the peril of Windstorm or Hail can be excluded.	Yes, the peril of Windstorm or Hail can be excluded.

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Ordinance or Law (as a percentage of Coverage A)	Not covered	Not available	No	No
Sinkhole	Included in policy	Included	No	No
Scheduled Personal Property	Not covered	Not available	No	No
Water Backup of Sewers and Drains or Sump Overflow	Not covered	Not covered	No	No
Credit Cards, Fund Transfer Cards, Forgery, Counterfeit Money, Cryptocurrency, etc.	Not covered	Not covered	No	No
Trampolines, Ramps, Diving Boards, Pool Slides, Bounce Houses, Zip Lines, Empty Pools, etc.	Not covered	**Excluded from Coverage E and Coverage F**	No	No
Loss Reporting and Repair Limitations				
Permanent repairs made without company authorization	N/A	**Not covered, Exceptions: Reasonable Emergency Measures may include a permanent repair only when necessary to protect the property from further damage or to prevent unwanted entry to the property.**	N/A	No
Water Loss Limitations				
Is water damage coverage limited based on the age of dwelling?	No	No	No	N/A
Is there a complete water damage exclusion?	No	No	No	N/A
If water damage is excluded, is a buy-back offered?	N/A	N/A	N/A	N/A
Is there a coverage limitation restricting tear out and repair only to the portion of the plumbing system or appliance that caused the loss?	No	No	No	No
Roof Loss Settlement Limitations				
Actual Cash Value Loss Settlement due to age of roof?	No	No	N/A	N/A
Actual Cash Value Roof Loss Settlement due to roof type?	No	No	N/A	N/A
Deductible Options				
Hurricane Deductibles (as a percentage of Coverage A)	$500, 2%, 5%, 10%	2% Hurricane Deductible (Minimum $500)	Available deductible options based on Coverage A amount	Hurricane deductible options are available.
All Other Peril Deductibles	$500, $1,000, $2,500	$1,000	Available deductible options based on Coverage A amount	All Other Perils deductible options are available.

	Citizens Property Insurance Corporation	Slide
Other		
Wind Mitigation Credits	N/A	N/A
Claims Handling		
Preferred Contractor (managed repair) – optional	No	No
Preferred Contractor (managed repair) – mandatory	No	No
How is Additional Living Expense paid/administered?	Check	**As incurred. Method: Customer Choice (Venmo, PayPal, Pre-paid Debit Card, ACH transfer, Check).**
Payment Options		
Are payment plans available, other than full-pay?	Yes	Yes
If Yes to above, what payment options are available?	Quarterly or Semiannual	Quarterly, Semi Annual
What down payment percentage is required for each?	40% for Quarterly 60% for Semiannual	Quarterly: 40% Semi Annual: 60%
Is premium finance available/acceptable?	**Yes, a copy of the premium finance company contract is required with new and renewal policies.**	No