

HO-3

Coverage Worksheet Homeowners



Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Standard Coverages		
Coverage A: Dwelling (Primary Structure)		
Covered Causes of Loss	All causes of loss, with certain exclusions	Yes, see optional coverages
Loss Settlement (Replacement Cost or Actual Cash Value)	Replacement Cost	No
Minimum Coverage A (Coverage for the dwelling)	\$100,000	Yes, limits up to \$1,500,000
Maximum Coverage A	\$1,500,000	No
Coverage B: Other Structures (Buildings or structures that are not the Primary Structure)		
Covered Causes of Loss	All causes of loss, with certain exclusions	Yes, see optional coverages
Loss Settlement	Replacement Cost	No
Coverage Amount (as a percentage of Coverage A)	2% included	Yes, up to 20% of Coverage A limit.
Coverage A and B note	Excludes pool cages, screen enclosures, carports and solar panels	Yes, purchased separately
Pool coverage	Yes, Coverage A if adjoined to dwelling, Coverage B if separated from the dwelling by clear space.	No
Coverage A, B and D: Special Limits		
Cosmetic and Aesthetic Damage to Floors	\$10,000 for Cov A and B.	No
Coverage C: Personal Property (Special Limits apply to all causes of loss)		
Covered Causes of Loss	Named Peril	No

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Loss Settlement (Replacement Cost or Actual Cash Value)	Actual Cash Value	Yes, Replacement Cost available.
Coverage Amount (as a percentage of Coverage A)	50% included.	Yes, 0% to 75% available.
Coverage C: Personal Property Special Limits (Special Limits apply to all causes of loss)		
Theft away from premises	Yes	No
Money, bank notes, etc.	\$200	No
Securities, deeds, etc.	\$1,000	No
Watercraft (other than personal watercraft, which are excluded)	\$1,000	No
Trailers not used with watercraft	\$1,000	No
Jewelry/furs	\$1,000	Yes, up to \$5,000
Firearms	\$2,000	Yes, total scheduled personal property may not exceed 25% of Coverage A.
Silverware	\$2,500	Yes, up to \$10,000
Business property on premises	\$2,500	No
Business property off premises	\$250	No
Electronic apparatus	\$1,000	No
Refrigerated property on premises	Not covered	No
Refrigerated property off premises	Not covered	No
Reasonable Emergency Measures Limit		
Costs incurred solely to protect property from further damage or unwanted entry, resulting from a covered loss	1% of the limit shown for Coverage A or \$3,000, whichever is greater.	No
Coverage D: Loss of Use (as a percentage of Coverage A)	10% of Coverage A	No
Coverage E: Liability	\$100,000 included	Yes, up to \$300,000
Coverage F: Medical Payments	\$1,000 included	Yes, \$2,500 and \$5,000
Additional Coverages		

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Debris Removal (Trees – Wind)	\$500	No
Credit Card, Fund Transfer, Forgery and Counterfeit Money	\$500	No
Loss Assessment	\$1,000 included	Yes, \$5,000 and \$10,000
Optional Coverages		
Animal Liability	Excluded	Yes
Earthquake Coverage	No	No
Extended/increased replacement cost on dwelling	No	Yes
Golf Cart	No	Yes
Identity Theft or Identity Fraud Expense Coverage	No	Yes
Incidental Occupancy	No	No
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property	\$10,000	Yes, \$25,000 and \$50,000
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II – Liability	\$50,000	No
Windstorm or Hail Exclusion	No	Yes, windstorm and hail can be excluded
Ordinance or Law (as a percentage of Coverage A)	10% included	Yes, 25% and 50% limit available
Sinkhole	No	Yes
Scheduled Personal Property	No	Yes
Water Backup of Sewers and Drains or Sump Overflow	No	Yes
Loss Reporting and Repair Limitations		
Permanent repairs made without company authorization	Not covered except for Reasonable Emergency Measures; there is no coverage for repairs that begin the earlier of (a) 72 hours after we are notified of the loss, (b) the time of the	NA

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	loss inspection by us, or (c) the time of other approval by us.	
Water Loss Limitations		
Is water damage coverage limited based on the age of dwelling?	Yes, a \$10,000 limit applies when the risk is older than 40 years.	Yes, limited coverage can be removed is home is re-plumbed.
Is there a <i>complete</i> water damage exclusion?	Yes	Available for a credit
If water damage is excluded, is a buy-back offered?	Yes	Yes, \$10,000 limit
Is there a coverage limitation restricting tear-out, and are repairs only to the portion of the plumbing system or appliance that caused the loss?	Yes	No
Roof Loss Settlement Limitations		
Actual Cash Value Loss Settlement due to age of roof?	No	Yes, Roof Surface Payment Schedule for losses due to windstorm or hail
Actual Cash Value Roof Loss Settlement due to roof type?	No	Yes, Roof Surface Payment Schedule for losses due to windstorm or hail
Claims Handling		
Preferred Contractor (managed repair) – optional	Yes	NA
Preferred Contractor (managed repair) – mandatory	No	NA
How is Additional Living Expense paid/administered?	Check	NA
Other		
Wind Mitigation Credits	Yes	Yes, based on OIR-B1-1802
Deductible Options		
Hurricane Deductibles (as a percentage of Coverage A)	2% of Coverage A included	5%, 10% and \$500 available

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All Other Peril Deductibles	\$1,000 included	\$2,500, \$5,000 and \$500 available
Payment Options		
Are payment plans available, other than full-pay?	Yes	NA
If Yes to above, what payment options are available?	Full Pay, 2-Pay, 3-Pay, 4-Pay	NA
What down payment percentage is required for each?	2 Pay Plan: 50% down, plus fees, 3 Pay Plan: 40% down, plus fees, 4 Pay Plan: 25% down, plus fees	NA
Is premium finance available/acceptable?	No	NA

This comparison is for informational purposes only and is not intended to interpret your Citizens policy. This information does not confer any rights upon you and does not alter, amend, change or negate the coverage set forth in your Citizens policy. Your rights and responsibilities are specifically set forth in your Citizens policy. Please refer to your Citizens policy, or contact your agent if you have questions about your Citizens coverage.