

| Coverage Type                                                                                       | Coverage Details                                                                                                                                                                                                                   | Can the coverage be added, changed or excluded, or the limit increased?                                  |
|-----------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------|
| <b>Standard Coverages</b>                                                                           |                                                                                                                                                                                                                                    |                                                                                                          |
| <b>Coverage A: Dwelling</b><br>(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)                                                      | \$30,000                                                                                                                                                                                                                           | No                                                                                                       |
| Maximum Coverage A                                                                                  | \$500,000                                                                                                                                                                                                                          | Risks exceeding binding limits are subject to review with additional documentation requirements.         |
| <b>Coverage B: Other Structures</b><br>(Buildings or structures that are not the Primary Structure) |                                                                                                                                                                                                                                    |                                                                                                          |
| Covered Causes of Loss                                                                              | N/A                                                                                                                                                                                                                                | N/A                                                                                                      |
| Loss Settlement                                                                                     | N/A                                                                                                                                                                                                                                | N/A                                                                                                      |
| Coverage Amount (as a percentage of Coverage A)                                                     | N/A                                                                                                                                                                                                                                | N/A                                                                                                      |
| Coverage A and B note                                                                               | Coverage to awnings, aluminum framed screened enclosures, or aluminum framed carports caused by the peril of a hurricane loss is excluded.                                                                                         | Limited Screened Enclosure and Carport Coverage may be purchased.                                        |
| Pool coverage                                                                                       | In-ground pools owned solely by the insured that adjoin or abut the dwelling and are not separated from the dwelling by clear space are covered under Coverage A. Above-ground pools are covered as personal property, Coverage C. | Yes, maximum Coverage A and C limits apply.                                                              |
| <b>Coverage C: Personal Property</b><br>(Special Limits apply to all causes of loss)                |                                                                                                                                                                                                                                    |                                                                                                          |
| Covered Causes of Loss                                                                              | Named Perils                                                                                                                                                                                                                       | Yes – Special Personal Property Coverage Modifies loss settlement from named to open perils for contents |
| Loss Settlement (Replacement Cost or Actual Cash Value)                                             | Actual Cash Value                                                                                                                                                                                                                  | Yes, Personal Property Replacement Cost endorsement is available                                         |
| Coverage Amount                                                                                     | \$20,000 - \$200,000                                                                                                                                                                                                               | Yes, limit from \$0 (excluded) to \$200,000. If coverage is excluded, Loss of Use is also excluded.      |

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| <b>Coverage C: Personal Property Special Limits</b><br>(Special Limits apply to all causes of loss)            |                                                                          |                                                                         |
| Theft away from premises                                                                                       | Covered                                                                  | No                                                                      |
| Money, bank notes, etc.                                                                                        | \$200 Limit                                                              | No                                                                      |
| Securities, deeds, etc.                                                                                        | \$1,000 Limit                                                            | No                                                                      |
| Watercraft (other than personal watercraft, which are excluded)                                                | \$1,000 Limit                                                            | No                                                                      |
| Trailers not used with watercraft                                                                              | \$1,000 Limit                                                            | No                                                                      |
| Jewelry/furs                                                                                                   | \$1,000 Limit, maximum \$10,000 per loss                                 | Yes, with optional coverages                                            |
| Firearms                                                                                                       | \$1,000 Limit, maximum \$10,000 per loss                                 | Yes, with optional coverages                                            |
| Silverware                                                                                                     | \$2,500 Limit                                                            | Yes, with optional coverages                                            |
| Business property on premises                                                                                  | \$2,500 Limit                                                            | No                                                                      |
| Business property off premises                                                                                 | \$250 Limit                                                              | No                                                                      |
| Portable electronic equipment                                                                                  | \$2,000 Limit                                                            | No                                                                      |
| Refrigerated property on premises                                                                              | Not covered                                                              | Spoilage coverage included in the Equipment breakdown endorsement       |
| Refrigerated property off premises                                                                             | Not covered                                                              | No                                                                      |
| <b>Reasonable Emergency Measures Limit</b>                                                                     |                                                                          |                                                                         |
| Costs incurred solely to protect property from further damage or unwanted entry, resulting from a covered loss | Yes, up to the greater of 1% of Coverage A limit of liability or \$3,000 | No                                                                      |
| <b>Coverage D: Loss of Use</b> (as a percentage of Coverage C)                                                 | 40% of Cov C                                                             | No                                                                      |
| <b>Coverage E: Liability</b>                                                                                   | \$100,000                                                                | Yes, \$200,000, \$300,000 or \$500,000 limits are available             |
| <b>Coverage F: Medical Payments</b>                                                                            | \$1,000                                                                  | Yes, \$2,500 or \$5,000 limits are available                            |
| <b>Additional Coverages</b>                                                                                    |                                                                          |                                                                         |
| Debris Removal (Trees – Wind)                                                                                  | \$500 limit provided the tree(s) damages a covered structure             | No                                                                      |
| Loss Assessment                                                                                                | \$2,000 Limit                                                            | No                                                                      |

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| <b>Optional Coverages</b>                                                                   |                                                                                                                                                                                                                                       |                                                                                  |
| Animal Liability                                                                            | Not Covered                                                                                                                                                                                                                           | Dog Liability Endorsement is available for eligible dog breeds.                  |
| Earthquake Coverage                                                                         | Not Covered                                                                                                                                                                                                                           | No                                                                               |
| Extended/increased replacement cost on dwelling                                             | Not Covered                                                                                                                                                                                                                           | No                                                                               |
| Golf Carts and Low-Speed Vehicles                                                           | Not Covered                                                                                                                                                                                                                           | Yes, Golf Cart endorsement is available                                          |
| Identity Theft or Identity Fraud Expense Coverage                                           | Not Covered                                                                                                                                                                                                                           | Yes, Identity Theft endorsement is available                                     |
| Incidental Occupancy                                                                        | Not Covered                                                                                                                                                                                                                           | No                                                                               |
| Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I - Property                    | \$10,000 limit                                                                                                                                                                                                                        | Yes, \$25,000 and \$50,000 limits are available                                  |
| Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II - Liability                  | \$50,000 limit                                                                                                                                                                                                                        | No                                                                               |
| Windstorm or Hail Exclusion                                                                 | Base policy includes Windstorm and Hail coverage                                                                                                                                                                                      | Yes, the peril of Windstorm or Hail can be excluded if capacity allows exclusion |
| Ordinance or Law (as a percentage of Coverage A)                                            | 25% Limit                                                                                                                                                                                                                             | Can be increased to 50%                                                          |
| Sinkhole                                                                                    | Not included                                                                                                                                                                                                                          | Yes, optional coverage is available                                              |
| Scheduled Personal Property                                                                 | Not included                                                                                                                                                                                                                          | Yes, optional coverage is available                                              |
| Water Backup of Sewers and Drains or Sump Overflow                                          | \$5,000 limit unless Water Damage Coverage is excluded                                                                                                                                                                                | No                                                                               |
| Credit cards, Fund Transfer Cards, Forgery, Counterfeit Money, Cryptocurrency, etc.         | \$500 Limit                                                                                                                                                                                                                           | No                                                                               |
| Trampolines, Ramps, Diving Boards, Pool Slides, Bounce Houses, Zip Lines, Empty Pools, etc. | Not included                                                                                                                                                                                                                          | No                                                                               |
| Homeshare Hosting                                                                           | Acceptable but exclusions may apply                                                                                                                                                                                                   | No                                                                               |
| <b>Loss Reporting and Repair Limitations</b>                                                |                                                                                                                                                                                                                                       |                                                                                  |
| Permanent repairs made without company authorization                                        | Not covered. Exceptions: For Reasonable Emergency Measures (see above) or; For permanent repairs that begin the earlier of 72 hours after the loss is reported to company, the time of loss inspection or the time of other approval. | No                                                                               |

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| <b>Water Loss Limitations</b>                                                                                                                |                                  |                                                                                  |
| Is water damage coverage limited based on the age of dwelling?                                                                               | No                               | Option to exclude water damage coverage is available.                            |
| Is there a complete water damage exclusion?                                                                                                  | No                               | Option to exclude water damage coverage is available.                            |
| If water damage is excluded, is a buy-back offered?                                                                                          | No                               | If coverage is elected to be excluded, buyback is the available dependent on age |
| Is there a coverage limitation restricting tear out and repair only to the portion of the plumbing system or appliance that caused the loss? | Yes                              | No                                                                               |
| <b>Roof Loss Settlement Limitations</b>                                                                                                      |                                  |                                                                                  |
| Actual Cash Value Loss Settlement due to age of roof?                                                                                        | N/A                              | N/A                                                                              |
| Actual Cash Value Roof Loss Settlement due to roof type?                                                                                     | N/A                              | N/A                                                                              |
| <b>Claims Handling</b>                                                                                                                       |                                  |                                                                                  |
| Preferred Contractor (managed repair) – optional                                                                                             | Yes                              | N/A                                                                              |
| Preferred Contractor (managed repair) – mandatory                                                                                            | No                               | N/A                                                                              |
| How is Additional Living Expense paid/administered?                                                                                          | Check                            | N/A                                                                              |
| <b>Other</b>                                                                                                                                 |                                  |                                                                                  |
| Wind Mitigation Credits                                                                                                                      | Available                        | Yes. Credits are dependent upon wind resistive features installed.               |
| <b>Deductible Options</b>                                                                                                                    |                                  |                                                                                  |
| Hurricane Deductibles                                                                                                                        | \$500, \$1,000, \$2,500, \$5,000 | N/A                                                                              |
| All Other Peril Deductibles                                                                                                                  | \$500, \$1,000, \$2,500, \$5,000 | N/A                                                                              |

# HO-6

## Coverage Worksheet Condominium Unit Owners



| Coverage Type                                        | Coverage Details                                                                                              | Can the coverage be added, changed or excluded, or the limit increased? |
|------------------------------------------------------|---------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------|
| <b>Payment Options</b>                               |                                                                                                               |                                                                         |
| Are payment plans available, other than full-pay?    | Yes                                                                                                           | Mortgage companies are eligible for full pay only                       |
| If Yes to above, what payment options are available? | Monthly Payment Plan, Quarterly Payment Plan, Semi Annual Payment Plan                                        | N/A                                                                     |
| What down payment percentage is required for each?   | 8.33% of the total policy premium plus mandatory fees for Monthly<br>40% for Quarterly<br>60% for Semi Annual | N/A                                                                     |
| Is premium finance available/acceptable?             | No                                                                                                            | N/A                                                                     |

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. Refer to your Citizens policy or contact your agent if you have questions about your Citizens coverage.