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Coverage Worksheet
Condominium Unit Owners

Security First Insurance℠

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)	$30,000	No
Maximum Coverage A	$500,000	Risks exceeding binding limits are subject to review with additional documentation requirements.
Coverage B: Other Structures (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.
Coverage C: Personal Property (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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Coverage C: Personal Property Special Limits (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	$10,000 Limit	Yes, optional coverage available to exclude
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	Yes, up to the greater of 1% of Coverage A limit of liability or $3,000	No
Coverage D: Loss of Use (as a percentage of Coverage C)	40% of Cov C	No
Coverage E: Liability	$100,000	Yes, $200,000, $300,000 or $500,000 limits are available
Coverage F: Medical Payments	$1,000	Yes, $2,500 or $5,000 limits are available
Additional Coverages		
Debris Removal (Trees – Wind)	$500 limit provided the tree(s) damages a covered structure	No
Loss Assessment	$2,000 Limit	No
Animal Liability	Not Covered	Dog Liability Endorsement is available for eligible dog breeds.

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Optional Coverages		
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	Included	Yes, optional coverage is available to exclude
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
Loss Reporting and Repair Limitations		
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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Water Loss Limitations		
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?	N/A	N/A
Roof Loss Settlement Limitations		
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
Claims Handling		
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
Other		
Wind Mitigation Credits	Available	Yes. Credits are dependent upon wind resistive features installed.
Deductible Options		
Hurricane Deductibles	$500, $1,000, $2,500, $5,000	N/A
All Other Peril Deductibles	$500, $1,000, $2,500, $5,000	N/A

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Payment Options		
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 40% for Quarterly 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.