Depopulation DP-1 Coverage Comparison for Citizens and Security First

Coverage Types	Coverage Details		Can the coverage be added, changed, excluded, or the limit increased?	
	CITIZENS PROPERTY INSURANCE CORPORATION	Security First Insurance	CITIZENS PROPERTY INSURANCE CORPORATION	Security First Insurance
Coverage A: Dwelling (Primary Structure)				
Covered Causes of Loss	Named Peril with Extended Coverage Option	Named perils, all else excluded	Yes. See optional coverages.	Named perils, all else excluded
Loss Settlement (Replacement Cost or Actual Cash Value)	Replacement Cost	Replacement Cost Loss Settlement (A&B) endorsement is Included	No. Note: If the Dwelling is insured at less than 80% of its replacement cost, a coinsurance penalty may apply.	Actual Cash Value is available
Minimum Coverage A	$6,000	**$50,000**	No	No
Maximum Coverage A	Less than $700,000, except Miami-Dade and Monroe, where coverage must be less than $1,000,000.	**$1,000,000**	No	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	Named Peril with Extended Coverage Option	Named perils, all else excluded	No	Named perils, all else excluded
Loss Settlement	Replacement cost on buildings, Actual Cash Value on structures that are not buildings.	Replacement Cost Loss Settlement (A&B) endorsement is added	No	Actual Cash Value is available
Coverage Amount (as a percentage of Coverage A)	2% Note: Use of Coverage B reduces Coverage A limit for the same loss.	2% of Cov A	Yes, limits of 5-60% in 5% increments available. Coverage also can be excluded (0%).	Yes, Available limits are: Excluded (0%) or may increase up to 20% of the Coverage A limit.
Coverage A and B note	Carports, porches, aluminum-framed screened enclosures, screen pool cages or similar structures with a roof covering of aluminum, fiberglass, plastic, vinyl, fabric or screening, constructed to be open to the weather, are not covered. Any structure that has a roof or covering of thatch, grass, palm, lattice, slats, or similar material is not covered.	N/A	No	N/A
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.	In-ground pools that adjoin or abut the dwelling and are not separated from the dwelling by clear space are covered under Coverage A. In-ground pools that are separated from the dwelling by clear space are covered under Coverage B. Above-ground pools are covered as personal property, Coverage C.	Yes, Maximum Coverage A, B, and C limits apply.	Yes, maximum Coverage A, B and C limits apply.
Coverage A, B and D: Special Limits				
Cosmetic and Aesthetic Damage to Floors	N/A	The total limit of liability for Coverages A and B combined is $10,000 per policy term for cosmetic and aesthetic damage to floors, resulting from a covered peril.	N/A	No

As of November 2026 Assumption

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Coverage C: Personal Property				
Covered Causes of Loss	Named Peril	Named Perils	No	No
Loss Settlement (Replacement Cost or Actual Cash Value)	Actual Cash Value	Actual Cash Value	No	No
Coverage Amount (as a percentage of Coverage A)	25%	25% of Coverage A	Yes, limits up to 50% available. Coverage also can be excluded (0%).	Yes, Available limits are: Excluded (0%) - 70% of Coverage A limit
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.	Not covered	Not covered	No	No
Securities, deeds, etc.	Not covered	Not covered	No	No
Watercraft (other than personal watercraft, which are excluded)	Not covered	Not covered	No	No
Trailers not used with watercraft	Not covered	Not covered	No	No
Jewelry/furs	Not covered	Not covered	No	No
Firearms	Not covered	Not covered	No	No
Silverware	Not covered	Not covered	No	No
Business property on premises	Not covered	Not covered	No	**Yes, with optional coverages**
Business property off premises	Not covered	Not covered	No	No
Portable electronic equipment	Not covered	Not covered	No	No
Refrigerated property on premises	**$500 limit**	Not covered	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	No special limit, except 2% of the Coverage A limit applies to temporary protective roof coverings.	Yes, up to the greater of 1% of Coverage A limit of liability or $3,000	No	May be increased with company approval, or if company fails to respond within 48 hours of insured request; then may be increased only up to the cost incurred by the insured for reasonable emergency measures necessary to protect the covered property from further damage.
Coverage D: Fair Rental Value (as a percentage of Coverage A)	**10%** **Note: Use of Coverage D reduces Coverage A for the same loss.**	2% of Cov A for loss of use	No	Yes, Available limits are: Excluded (0%) or 5%,8% or 10%
Coverage L: Liability	$100,000 limit	$100,000	No	**Yes, $0 (excluded), $200,000 or $300,000 limits are available**
Coverage M: Medical Payments	**$2,000 limit**	$1,000	No	**Yes, $0 (excluded), $2,500 or $5,000 limits are available**
Additional Coverages				
Debris Removal (Trees – Wind)	Not covered	Not included	No	No
Loss Assessment	Not Covered except for $2,000 for Condominium Unit Owners	Not included	No	No
Optional Coverages				
Animal Liability	Not covered	Not included	No	No
Earthquake Coverage	Not covered	Not included	No	No

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Extended/increased replacement cost on dwelling	Not covered	Not included	No	No
Golf Carts and Low-Speed Vehicles	Not covered	Not included	No	No
Identity Theft or Identity Fraud Expense Coverage	Not covered	Not included	No	No
Incidental Occupancy	Not covered	Not included	No	**Yes, Permitted Incidental Occupancies Endorsement is available**
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I - Property	$10,000 limit	$10,000 limit	No	**Yes. Optional increased limits $25,000 and $50,000**
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II - Liability	**$50,000 limit**	$10,000 limit	No	Yes, increased limits to $50,000 if Section I is increased
Windstorm or Hail Exclusion	No	Base policy includes Windstorm and Hail coverage	Yes, the peril of Windstorm or Hail can be excluded	Yes, the peril of Windstorm or Hail can be excluded if capacity allows exclusion.
Ordinance or Law (as a percentage of Coverage A)	Not covered	Not included	No	No
Sinkhole	Not covered	Not included	Yes, Sinkhole Coverage available. (Sinkhole-specific deductible applies).	Yes
Scheduled Personal Property	Not covered	Not included	No	No
Water Backup of Sewers and Drains or Sump Overflow	Not covered	Not included	No	No
Credit cards, Fund Transfer Cards, Forgery, Counterfeit Money, Cryptocurrency, etc.	Not covered	Not included	No	No
Trampolines, Ramps, Diving Boards, Pool Slides, Bounce Houses, Zip Lines, Empty Pools, etc.	Not covered	**Acceptable with Exception**	No	**Property may be eligible for a Dwelling Fire Policy excluding Liability coverage.**
Loss Reporting and Repair Limitations				
Permanent repairs made without company authorization	N/A	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.	N/A	No
Water Loss Limitations				
Is water damage coverage limited based on the age of dwelling?	No	No	No	The peril of water is excluded from the base policy. For an additional premium, the policy may be endorsed to provide coverage for sudden and accidental discharge or overflow of water or steam from within a plumbing, heating, A/C, automatic sprinkler system or from within a household appliance. Homes 10 years old and newer may be written with limited water damage coverage.
Is there a complete water damage exclusion?	Yes	Yes	No	Homes over 10 years of coverage are not eligible for water damage coverage.

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If water damage is excluded, is a buy-back offered?	No	Yes	N/A	Homes 10 years old and newer may be written with limited water damage coverage limits of $5,000 or $10,000 if the risk does not have any water losses in the last 3 years and the risk does not have polybutylene or galvanized steel plumbing.
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	N/A	No
Roof Loss Settlement Limitations				
Actual Cash Value Loss Settlement due to age of roof?	No	No	N/A	Roof Surfaces Payment Schedule Endorsement is available
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%	$500, $1,000, $2,000, 1%, 2%, 3%, 5%, or 10%	N/A	Available deductible options based on Coverage A amount.
All Other Peril Deductibles	$500, $1,000, $2,500	$500, $1,000, $2,500, $5,000	N/A	N/A

	CITIZENS PROPERTY INSURANCE CORPORATION	Security First Insurance℠
Other		
Wind Mitigation Credits	Yes. Credits are dependent upon wind-resistive features installed.	Yes. Credits are dependent upon wind resistive features installed.
Claims Handling		
Preferred Contractor (managed repair) – optional	No	Yes
Preferred Contractor (managed repair) – mandatory	No	No
How is Fair Rental Value paid/administered?	Check	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	Monthly Payment Plan, Quarterly Payment Plan, Semi Annual Payment Plan
What down payment percentage is required for each?	40% for quarterly 60% for semiannual	8.33% of the total policy premium plus mandatory fees for Monthly 40% for quarterly 60% for semi-annual
Is premium finance available/acceptable?	**Yes, a copy of the premium finance company contract is required with new and renewal policies.**	No