













Depopulation HO4 Coverage Comparison for Citizens and Security First

Coverage Types	Coverage Details		Can the coverage be added, changed, excluded, or the limit increased?	
				
Coverage A: Dwelling				
Covered Causes of Loss	N/A	N/A	N/A	N/A
Loss Settlement (RC or ACV)	N/A	N/A	N/A	N/A
Minimum Coverage A (Coverage for the dwelling)	N/A	N/A	N/A	N/A
Maximum Coverage A	N/A	N/A	N/A	N/A
Coverage B: Other Structures				
Covered Causes of Loss	N/A	N/A	N/A	N/A
Loss Settlement	N/A	N/A	N/A	N/A
Coverage Amount (as a percentage of Coverage A)	N/A	N/A	N/A	N/A
Coverage C: Personal Property				
Covered Causes of Loss	Named Peril	Named Peril	No	No
Loss Settlement (RC or ACV)	Actual Cash Value	Replacement Cost	Replacement Cost	No
Coverage Amount	Minimum: \$6,000 Maximum: \$100,000 or less than \$700,000 in Wind-only area with Wind coverage except in Miami-Dade and Monroe where coverage must be less than \$1,000,000.	Minimum: \$15,000 Maximum: \$100,000	N/A	No
Pool Coverage	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.	Above ground pools are covered as personal property, Coverage C.	Yes, maximum Coverage C limits apply.	Yes, Maximum Coverage C limits apply.
Coverage C Note	Structures such as aluminum framed screened enclosures, screen pool cages or similar structures enclosed by screens on more than one side, constructed to be open to the weather are not covered. Any structure that has a roof, exterior wall, or covering of thatch, grass, palm, lattice, slats, or similar material is not covered.	N/A	No	N/A
Coverage C: Personal Property Special Limits				
Theft away from premises	Not Covered	Covered	No	No
Money, bank Notes, etc.	\$200	\$200 limit	No	No
Securities, deeds, etc.	\$1,000	\$1,000 limit	No	No
Watercraft (other than personal watercraft, which are excluded).	\$1,000	\$1,000 limit	No	No
Trailers Not used with watercraft	\$1,000	\$1,000 limit	No	No
Jewelry/Furs	\$1,000	\$1,000 limit per item, Maximum \$10,000 per loss	No	Yes, with optional coverages.
Firearms	\$2,000	\$1,000 limit per item, Maximum \$10,000 per loss	No	Yes, with optional coverages.

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Silverware	\$2,500	\$2,500	No	Yes, with optional coverages.
Business property on premises	\$2,500	\$2,500	No	No
Business property off premises	\$250	\$250	No	No
Electronic apparatus	\$1,000	\$2,000 for loss to any individual item or set of electronic equipment covered under this Policy caused directly or indirectly by theft or vandalism with maximum limit of 10% of the Coverage C for all electronic equipment covered.	No	No
Refrigerated property on premises	\$500	Not Covered	No	Spoilage coverage included in the Equipment breakdown endorsement.
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	N/A	No	No
Coverage D: Loss of Use	10%	20% of Coverage C	No	No
Coverage E: Liability	\$100,000	\$100,000	No	Yes, \$200,000, \$300,000 or \$500,000 limits are available.
Coverage F: Medical Payments	\$2,000	\$1,000	No	Yes \$2,500 or \$5,000 limits are available.
Additional Coverages				
Debris Removal (Trees – Wind)	\$1,500 limit; \$1,000 max per tree	\$1,000 limit; \$500 max per tree	No	No
Credit Card, Fund Transfer, Forgery and Counterfeit Money	N/A	\$500	N/A	No
Loss Assessment	\$1,000 limit	\$1,000 limit	No	No
Optional Coverages				
Animal Liability	Not covered	Not covered	No	Dog liability endorsement is available for eligible dog breeds.
Earthquake Coverage	Not covered	Not covered	No	No
Extended/increased replacement cost on dwelling.	Not covered	Not covered	No	No

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Golf Cart	Limited Coverage included	Not covered	No	Yes, Golf Cart endorsement is available.
Identity Theft or Identity Fraud Expense Coverage.	Not covered	Not covered	No	Yes, Identity Theft endorsement is available.
Incidental Occupancy	Not covered	Not covered	No	No
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property.	\$10,000	Base policy includes \$10,000 limit.	No	No
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II – Liability.	\$50,000	Not Covered	No	No
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	10% of the limit of liability that applies to Building Additions and Alterations.	No	No
Sinkhole	Included in policy	Not Covered	No	No
Scheduled Personal Property	Not Covered	Not Covered	No	No
Water Backup of Sewers and Drains or Sump Overflow	Not Covered	Not Covered	No	Yes, optional coverage is available.
Credit Cards, Fund Transfer Cards, Forgery, Counterfeit Money, Cryptocurrency, etc.	Not Covered	N/A	No	N/A
Trampolines, Ramps, Diving Boards, Pool Slides, Bounce Houses, Zip Lines, Empty Pools, etc.	Not Covered	N/A	No	N/A
Home share hosting	Not Covered	N/A	No	N/A
Loss Reporting and Repair Limitations				
Permanent repairs made without company authorization	N/A	N/A	N/A	N/A
Water Loss Limitations				
Is water damage coverage limited based on the age of dwelling?	No	No	No	No
Is there a complete water damage exclusion?	No	No	No	No
If water damage is excluded, is a buy-back offered?	N/A	No	N/A	No
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	Yes	No	No
Roof Loss Settlement Limitations				
Actual Cash Value Loss Settlement due to age of roof?	No	N/A	N/A	N/A
Actual Cash Value Roof Loss Settlement due to roof type?	No	N/A	N/A	N/A
Deductible Options				
Hurricane Deductibles (as a percentage of Coverage A)	\$500, 2%, 5%, 10%	\$500, \$1,000, \$2,500, \$5,000	Available deductible options based on Coverage C amount.	N/A
All Other Peril Deductibles	\$500, \$1,000, \$2,500	\$500, \$1,000, \$2,500, \$5,000	Available deductible options based on Coverage C amount.	N/A



Wind Mitigation Credits

Wind Mitigation Credits	Yes. Credits are dependent upon wind resistive features installed.	Yes, Credits are dependent upon wind resistive features installed.
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Claims Handling

Preferred Contractor (managed repair) – optional	No	Yes
Preferred Contractor (managed repair) – mandatory	No	No
How is Additional Living Expense paid/administered?	Check	Check

Payment Options

Are payment plans available, other than full-pay?	Yes	Yes. Mortgage companies are eligible for full pay only
If Yes to above, what payment options are available?	Quarterly or Semi-Annual	Monthly Payment Plan, Quarterly Payment Plan, Semi-Annual Payment Plan.
What down payment percentage is required for each?	40% for Quarterly 60% for Semi-Annual	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 policy.	No