Depopulation HO-4 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	N/A	N/A	N/A	N/A
Loss Settlement (Replacement Cost or Actual Cash Value)	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 (Buildings or structures that are not the Primary Structure)				
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 (Replacement Cost or Actual Cash Value)	Actual Cash Value	**Replacement Cost**	Yes, Replacement Cost available.	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	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.	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	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, 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 (Special Limits apply to all causes of loss)				
Theft away from premises	Not covered	**Covered**	No	No
Money, bank notes, etc.	$200 limit	$200 Limit	No	No
Securities, deeds, etc.	$1,000 limit	$1,000 Limit	No	No
Watercraft (other than personal watercraft, which are excluded)	$1,000 limit	$1,000 Limit	No	No

As of November 2026 Assumption

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℠
Trailers not used with watercraft	$1,000 limit	$1,000 Limit	No	No
Jewelry/furs	$1,000 limit	$1,000 limit per item, maximum $10,000 per loss	No	**Yes, with optional coverages**
Firearms	$2,000 limit	$1,000 limit per item, maximum $10,000 per loss	No	**Yes, with optional coverages**
Silverware	$2,500 limit	$2,500 Limit	No	**Yes, with optional coverages**
Business property on premises	$2,500 limit	$2,500 Limit	No	No
Business property off premises	$250 limit	$250 Limit	No	No
Portable electronic equipment	$1,000 limit	**$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 limit**	Not covered	No	**Spoilage coverage included in the Equipment breakdown endorsement optional coverage**
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 (as a percentage of Coverage	10%	**20% of Cov C**	No	No
Coverage E: Liability	$100,000 limit	$100,000	No	**Yes, $200,000, $300,000 or $500,000 limits are available**
Coverage F: Medical Payments	**$2,000 limit**	$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
Loss Assessment	**$2,000 limit**	$1,000 limit	No	No
Optional Coverages				
Animal Liability	Not covered	Not covered	No	**Dog Liability 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
Golf Carts and Low-Speed Vehicles	Not covered	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**

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	CITIZENS PROPERTY INSURANCE CORPORATION	Security First Insurance	CITIZENS PROPERTY INSURANCE CORPORATION	Security First Insurance
Incidental Occupancy	Not covered	Not covered	No	No
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I - Property	$10,000 limit	Base policy includes $10,000	No	No
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II - Liability	**$50,000 limit**	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	**Yes, optional coverage available**
Water Backup of Sewers and Drains or Sump Overflow	Not covered	Not covered	No	**Yes, optional coverage available**
Credit cards, Fund Transfer Cards, Forgery, Counterfeit Money, Cryptocurrency, etc.	Not covered	**$500 Limit**	No	No
Trampolines, Ramps, Diving Boards, Pool Slides, Bounce Houses, Zip Lines, Empty Pools, etc.	Not covered	Not covered	No	No
Homeshare Hosting	Not covered	Not covered	No	No
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	N/A	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 C)	$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

	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 Additional Living Expense 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, Quarterly, Semi-Annual
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