Depopulation HO-6 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	All causes of loss, with certain exclusions	All causes of loss, with certain exclusions	Yes. See optional coverages.	Yes, See optional coverages
Loss Settlement (Replacement Cost or Actual Cash Value)	Replacement Cost	Replacement Cost	No	No
Minimum Coverage A (Coverage for the dwelling)	$1,000; included in the policy	$30,000	**Yes**	No
Maximum Coverage A	Coverages A and C combined must be less than $700,000, except in Miami-Dade and Monroe, where coverage must be less than $1,000,000.	$500,000	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	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 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.	Coverage to awnings, aluminum framed screened enclosures, or aluminum framed carports caused by the peril of a hurricane loss is excluded.	No	Limited Screened Enclosure and Carport Coverage may be purchased.
Pool coverage	Coverage A if adjoined to or abut the dwelling. Coverage C if above-ground pool.	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.	Yes, maximum Coverage A and C limits apply.
Coverage A and B: Special Limits				
Cosmetic and Aesthetic Damage to Floors	N/A	N/A	N/A	N/A
Coverage C: Personal Property (Special Limits apply to all causes of loss)				
Covered Causes of Loss	Named Peril	Named Peril	No	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	Actual Cash Value	Yes, Replacement Cost available	Yes, Personal Property Replacement Cost endorsement is available
Coverage Amount	Minimum Coverage C: $6,000 Maximum Coverage C: $200,000 Maximum Coverage A and Coverage C combined must be less than $700,000 in wind-only areas, except in Miami-Dade and Monroe, where coverage must be less than $1,000,000.	$20,000 - $200,000	N/A	Yes, limit from $0 (excluded) to $200,000. If coverage is excluded, Loss of Use is also excluded.

As of December 2026 Assumption

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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
Trailers not used with watercraft	$1,000 limit	$1,000 Limit	No	No
Jewelry/furs	$1,000 limit	$1,000 Limit, maximum $10,000 per loss	No	Yes, with optional coverages
Firearms	**$2,000 limit**	$1,000 Limit, 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 Limit**	No	No
Refrigerated property on premises	$500 limit	**$10,000 Limit**	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.	Greater of $3,000 or 1% of Coverage A. May be exceeded with approval of the company.	Yes, up to the greater of 1% of Coverage A limit of liability or $3,000	No	No
Coverage D: Loss of Use (as a percentage of Coverage C)	20%	**40% 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**	$500 limit provided the tree(s) damages a covered structure	No	No
Loss Assessment	$2,000 limit	$2,000 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
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
Incidental Occupancy	Not covered	Not Covered	No	No
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I - Property	$10,000 limit	$10,000 limit	No	Yes, $25,000 and $50,000 limits are available
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II - Liability	$50,000 limit	$50,000 limit	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

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Ordinance or Law (as a percentage of Coverage A)	25%	25%	Yes, 50% limit available.	**Can be increased to 50%**
Sinkhole	Included in policy	Included	No	**Yes, optional coverage is available**
Scheduled Personal Property	Not covered	Not included	No	**Yes, optional coverage is available**
Water Backup of Sewers and Drains or Sump Overflow	Not covered	**$5,000 limit unless Water Damage Coverage is excluded**	No	No
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 included	No	No
Homeshare Hosting	Not covered	**Acceptable but exclusions may apply**	No	No
Loss Reporting and Repair Limitations				
Permanent repairs made without company authorization	Not covered. Exception for Reasonable Emergency Measures (see above)	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	No
Water Loss Limitations				
Is water damage coverage limited based on the age of dwelling?	No	No	No	Option to exclude water damage coverage is available.
Is there a complete water damage exclusion?	No	No	No	Option to exclude water damage coverage is available.
If water damage is excluded, is a buy-back offered?	N/A	No	N/A	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	N/A	No	N/A
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	$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

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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 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