

DP-3

Coverage Worksheet

Dwelling Fire



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 subject to certain conditions	Yes. See optional coverages.
Minimum Coverage A (Coverage for the dwelling)	\$15,000	No
Maximum Coverage A	\$1,000,000	No
Coverage B: Other Structures (Buildings or structures that are not the Primary Structure)		
Covered Causes of Loss	All causes of loss with certain exclusions	No
Loss Settlement	Replacement cost on buildings, Actual Cash Value on structures that are not buildings.	No
Coverage Amount (as a percentage of Coverage A)	10%	No
Coverage A and B note	Carports, porches, aluminum framed screened enclosures, screen pool cages or similar structures attached to the dwelling are Covered under Coverage A – Dwelling. Covered under Coverage B if detached.	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.	Yes, maximum Coverage A, B and C limits apply.

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	Above-ground pools are covered as personal property, Coverage C.	
Coverage A, B and D: Special Limits		
Accidental discharge or overflow of water from a plumbing, HVAC, appliance or fire sprinkler system.	Covered	No
Coverage C: Personal Property		
Covered Causes of Loss	Named Peril	No
Loss Settlement (Replacement Cost or Actual Cash Value)	Actual Cash Value	No
Coverage Amount (as a percentage of Coverage A)	25%	Yes, limits up to 50% available. Coverage also can be excluded (0%).
Coverage C: Personal Property Special Limits (Special Limits apply to all causes of loss)		
Theft away from premises	Not covered	No
Money, bank notes, etc.	Not covered	No
Securities, deeds, etc.	Not covered	No
Watercraft (other than personal watercraft, which are excluded)	Rowboats and canoes only	No
Trailers not used with watercraft	Covered	No
Jewelry/furs	Covered	No
Firearms	Covered	No
Silverware	Not covered	Click here to enter text.
Business property on premises	Covered	No
Business property off premises	Covered up to 10% of the Coverage C limit of liability for loss by a Peril Insured Against	No
Electronic apparatus	Covered	No

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Refrigerated property on premises	\$500 limit	No
Refrigerated property off premises	Covered up to 10% of the Coverage C limit of liability for loss by a Peril Insured Against	No
Reasonable Emergency Measures Limit		
Costs incurred solely to protect property from further damage or unwanted entry, resulting from a covered loss	A \$3,000 or 1% of Coverage A limit applies.	Insured can request to exceed this limit.
Emergency Water Removal Services: With policyholder consent, allows the company to provide an approved contractor to perform emergency water removal services solely to protect the dwelling and other structures	No	No
Coverage D: Fair Rental Value and Coverage E: Loss of Use (as a percentage of Coverage A)	10%	No
Coverage L: Liability	\$100,000 limit each occurrence	Yes, may be increased for an additional premium.
Coverage M: Medical Payments	\$2,000 limit each person	No
Additional Coverages		
Debris Removal (Trees – Wind)	Not covered	No
Loss Assessment	\$2,000 limit for condos or policies with Personal Liability Coverage	No
Optional Coverages		
Animal Liability	Not covered	No
Earthquake Coverage	Not covered	No
Extended/increased replacement cost on dwelling	Not covered	No
Golf Cart	Not covered	No
Identity Theft or Identity Fraud Expense Coverage	Not covered	No
Incidental Occupancy	Not covered	Yes, this coverage may be endorsed onto the policy.
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property	\$10,000 limit	Yes. Limit may be increased to \$25,000 or \$50,000.

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Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II – Liability	\$50,000 limit	Yes. Limit may be increased to \$100,000.
Windstorm or Hail Exclusion	No	Windstorm or Hail coverage can be excluded.
Ordinance or Law (as a percentage of Coverage A)	Not covered	No
Sinkhole	Not covered	Yes, Sinkhole Coverage is available. (Sinkhole specific deductible applies)
Scheduled Personal Property	Not covered	No
Water Backup of Sewers and Drains or Sump Overflow	Not covered	No
Credit Cards, Fund Transfer Cards, Forgery, Counterfeit Money, Cryptocurrency, etc.	Not covered	No
Trampolines, Ramps, Diving Boards, Pool Slides, Bounce Houses, Zip Lines, Empty Pools, etc.	Risks with these exposures are not eligible for coverage.	No
Loss Reporting and Repair Limitations		
Permanent repairs made without company authorization	Yes - for Reasonable Emergency Measures. 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 are not covered.	No
Water Loss Limitations		
Is water damage coverage limited based on the age of dwelling?	No	No
Is there a <i>complete</i> water damage exclusion?	No	No
If water damage is excluded, is a buy-back offered?	N/A	N/A
Is there a coverage limitation restricting tear-out, and are repairs only to the portion of the plumbing system or appliance that caused the loss?	Yes	No

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Roof Loss Settlement Limitations		
Actual Cash Value Loss Settlement due to age of roof?	No	N/A
Actual Cash Value Roof Loss Settlement due to roof type?	No	N/A
Claims Handling		
Preferred Contractor (managed repair) – optional	No	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 (as a percentage of Coverage A)	\$500, 2%, 5%, 10%	N/A
All Other Peril Deductibles	\$500, \$1,000, \$2,500	N/A
Payment Options		
Are payment plans available, other than full-pay?	Yes	N/A
If Yes to above, what payment options are available?	Quarterly, semi-annual, 2-pay, 3-pay, 4-pay	N/A
What down payment percentage is required for each?	Quarterly: 40% Semi-annual: 60% 2-pay: 50% 3-pay: 40% 4-pay: 25%	N/A
Is premium finance available/acceptable?	Yes	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. Please refer to your Citizens policy, or contact your agent if you have questions about your Citizens coverage.