










# Depopulation HO3 Coverage Comparison for Citizens and American Integrity

| Coverage Types                                  | Coverage Details   |  | Can the coverage be added, changed, excluded, or the limit increased?   |   |
|---|--|--|---|---|
|   |   |    |                              |                              |
| <b>Coverage A: Dwelling</b>                     |  |  |   |   |
| 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 (RC or ACV)                     | Replacement Cost   | Replacement Cost   | No. Note: If the Dwelling is insured at less than 80% of its replacement cost, a coinsurance penalty may apply. | No. Note: If the Dwelling is insured at less than 80% of its replacement cost, a coinsurance penalty may apply. |
| Minimum Coverage A (Coverage for the dwelling)  | \$25,000   | \$25,000   | No  | No  |
| Maximum Coverage A                              | Less than \$700,000 except Miami-Dade and Monroe where coverage must be less than \$1,000,000.   | <b>\$1,000,000</b>   | No  | No  |
| <b>Coverage B: Other Structures</b>             |  |  |   |   |
| Covered Causes of Loss                          | All causes of loss, with certain exclusions.   | All causes of loss, with certain exclusions.   | No  | No  |
| Loss Settlement                                 | Replacement Cost on buildings, Actual Cash Value on structures that are not buildings.   | Replacement Cost on buildings, Actual Cash Value on structures that are not buildings.   | No  | No  |
| Coverage Amount (as a percentage of Coverage A) | 2%   | <b>10% included</b>  | Yes, limits of 5% - 60% in 5% increments available. Coverage can also be excluded (0%).                         | <b>Yes, limits available are 0%, 2% and 5% - 60% in increments of 5%.</b>                                       |
| Coverage A and B Note                           | Carports, porches, aluminum framed screened enclosures, screen pool cages or similar structures with a roof or 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. | Carports, porches, aluminum framed screened enclosures, screen pool cages or similar structures with a roof or 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. | No  | 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.   | 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.  |

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|  |                      |  |                                      |   |
| <b>Coverage A, B and D: Special Limits</b>   |   |  |   |  |
| Accidental discharge or overflow of water from a plumbing, HVAC, appliance or fire sprinkler system. | \$10,000 combined limit for Coverages A and B; Emergency Water Removal is included within this limit. | Maximum Coverage A and B limits apply.   | Yes: Maximum Coverage A and B limits apply when repairs are made through the Managed Repair Contractor Network Program. | Yes, if the policy contains the Water Damage Exclusion (no coverage) or the Limited Water Damage Coverage endorsement (\$10,000 limit) is contained in the policy. |
| <b>Coverage C: Personal Property</b>   |   |  |   |  |
| Covered Causes of Loss   | Named Peril   | Named Peril  | No  | No   |
| Loss Settlement (RC or ACV)  | Actual Cash Value   | Actual Cash Value  | Yes, Replacement Cost available.  | Yes, Replacement Cost is available.  |
| Coverage Amount (as a percentage of Coverage A)  | 25%   | <b>50% included</b>  | Yes, limits of 25%-50% available. Coverage also can be excluded (0%).   | Yes, Coverage C limits available are 0%, 25% and 26% - 50% of Coverage A in increments of 2%.  |
| <b>Coverage C: Personal Property Special Limits</b>  |   |  |   |  |
| Theft away from premises   | Not Covered   | Not Covered  | No  | No   |
| Money, bank Notes, etc.  | \$200   | \$200  | No  | No   |
| Securities, deeds, etc.  | \$1,000   | \$1,000  | No  | No   |
| Watercraft (other than personal watercraft, which are excluded).                                     | \$1,000   | \$1,000  | No  | No   |
| Trailers Not used with watercraft  | \$1,000   | \$1,000  | No  | No   |
| Jewelry/furs   | \$1,000   | \$1,000  | No  | No   |
| Firearms   | \$2,000   | \$2,000  | No  | No   |
| Silverware   | \$2,500   | \$2,500  | No  | No   |
| Business property on premises  | \$2,500   | \$2,500  | No  | No   |
| Business property off premises   | \$250   | \$250  | No  | No   |
| Electronic apparatus   | \$1,000   | \$1,000  | No  | No   |
| Refrigerated property on premises  | \$500   | \$500 limit  | No  | No   |
| Refrigerated property off premises   | Not Covered   | Not Covered  | No  | No   |

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|--|---|--|---|---|
|  |    |  |    |                                        |
| <b>Reasonable Emergency Measures Limit</b>   |   |  |   |   |
| Costs incurred solely to protect property from further damage or unwanted entry, resulting from a covered loss.  | A \$3,000 limit applies to accidental discharge or overflow of water from a plumbing, HVAC, appliance or fire sprinkler system.   | \$3,000 or 1% of the limit shown for Coverage A.                                   | Yes: This limit does Not apply when emergency Non-weather water removal measures are made through the Emergency Water Removal Services program. | Yes. Insured may request to exceed the 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. | <b>Applies to accidental discharge of water from a plumbing, HVAC, appliance or fire sprinkler system. No deductible applies.</b> | N/A  | No  | N/A   |
| Coverage D: Loss of Use  | 10%   | 10%  | No  | No  |
| Coverage E: Liability  | \$100,000   | \$100,000  | No  | No  |
| Coverage F: Medical Payments   | \$2,000   | \$2,000  | No  | No  |
| <b>Additional Coverages</b>  |   |  |   |   |
| Debris Removal (Trees – Wind)  | \$1,500 limit; \$1,000 max per tree.  | \$1,500 limit; \$1,000 max per tree.   | No  | No  |
| Loss Assessment  | \$1,000 limit   | \$1,000 limit  | No  | No  |
| <b>Optional Coverages</b>  |   |  |   |   |
| Animal Liability   | Not covered   | Not covered  | No  | No  |
| Earthquake Coverage  | Not covered   | Not covered  | No  | No  |
| Extended/increased replacement cost on dwelling.   | Not covered   | Not covered  | No  | No  |
| Golf Cart  | Limited Coverage included   | Limited Coverage included  | No  | No  |
| Identity Theft or Identity Fraud Expense Coverage.   | Not covered   | Not covered  | No  | No  |
| 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  | No  |
| Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II – Liability.  | \$50,000  | \$50,000   | No  | No  |
| Windstorm or Hail Exclusion  | No  | No   | Yes, the peril of Windstorm or Hail can be excluded.  | Yes, the peril of windstorm and hail can be excluded.   |
| Ordinance or Law (as a percentage of Coverage A)   | 25%   | 25%  | Yes, 50% limit available  | Yes, 50% limit available  |
| Sinkhole   | Not Covered   | Not Covered  | Yes, Sinkhole Coverage available. (Sinkhole-specific deductible applies).   | Sinkhole coverage is available. A 10% of Coverage A sinkhole deductible will apply to sinkhole losses with this coverage. |

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|--|---|---|---|---|
|  |    |   |  |                              |
| Scheduled Personal Property  | Not Covered   | Not Covered   | No  | No  |
| Water Backup of Sewers and Drains or Sump Overflow   | Not Covered   | Not Covered   | No  | No  |
| Credit Card, Fund Transfer, Forgery and Counterfeit Money  | N/A   | Not Covered   | N/A   | No  |
| Trampolines, Ramps, Diving Boards, Pool Slides, Bounce Houses, Zip Lines, Empty Pools, etc.  | Not Covered   | Not Covered   | No  | No  |
| Home share hosting   | Not Covered   | Not Covered   | N/A   | No  |
| <b>Loss Reporting and Repair Limitations</b>   |   |   |   |   |
| Permanent repairs made without company authorization   | 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. | Not covered. Except for Reasonable Emergency Measures; there is No coverage for repairs that begin the earlier of (a) 72 hours after we are Notified of the loss, (b) the time of the loss inspection by us, or (c) the time of other approval by us. | No  | No  |
| <b>Water Loss Limitations</b>  |   |   |   |   |
| 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   | N/A   | No  | N/A   |
| 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   | Yes   | N/A   | No  |
| <b>Roof Loss Settlement Limitations</b>  |   |   |   |   |
| Actual Cash Value Loss Settlement due to age of roof?  | No  | No  | N/A   | The Actual Cash Value Loss Settlement – Windstorm or Hail Losses Endorsement is available for a premium credit. |
| Actual Cash Value Roof Loss Settlement due to roof type?   | No  | No  | N/A   | The Actual Cash Value Loss Settlement – Windstorm or Hail Losses Endorsement is available for a premium credit. |
| <b>Deductible Options</b>  |   |   |   |   |
| Hurricane Deductibles (as a percentage of Coverage A)  | \$500, 2%, 5%, 10%  | \$500, 2%, 5%, 10%  | Available deductible options based on Coverage A amount.                            | Available deductible options based on Coverage A amount.  |
| All Other Peril Deductibles  | \$500, \$1,000, \$2,500   | \$500, \$1,000, \$2,500   | Available deductible options based on Coverage A amount.                            | Available deductible options based on Coverage A amount.  |



| Wind Mitigation Credits                              |   |   |
|--|---|---|
| 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     | Yes   | No  |
| 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 semi-annual  | <b>Quarterly, Semi-Annual, 4-Pay, 8-Pay, Monthly.</b>                                 |
| What down payment percentage is required for each?   | 40% for quarterly<br>60% for semi-annual  | <b>Quarterly - 40%, Semi-Annual - 60%, 4-Pay - 25%, 8-Pay - 23%, Monthly - 16.7%.</b> |
| Is premium finance available/acceptable?             | <b>Yes. A copy of the premium finance company contract is required with new and renewal policy.</b> | No  |