



Understanding your policy and available coverage is key to ensuring that your home is adequately protected. It's important to read your Citizens policy documents carefully to understand the types of coverage included as well as any deductibles or exclusions that may apply. Your agent is your best source of information if you have questions or concerns about your policy.

For additional information about your policy and available coverage, contact your agent or Citizens at 866.411.2742 or visit www.citizensfla.com/personal-policies.

Did You Know?

- Make sure your agent knows about any upgrades made to your home or attached structures such as granite countertops, screened enclosures, covered porches, carports and patios – as these may increase your home's ACV.
- Not providing the manufacturer and model of your mobile home can result in reduced ACV.
- If you believe your Citizens-estimated ACV is inaccurate, consult your agent.



Need to report a claim? Contact Citizens First

Report it online via myPolicy at www.citizensfla.com/mypolicy
24 hours a day, seven days a week
866.411.2742

Scan QR code to
report online



This brochure is for informational purposes. In the event of any inconsistency between this brochure and your insurance policy, the terms of the insurance policy control.

La version en Español esta disponible en www.citizensfla.com/brochures.

Vèsyon kreyòl ayisyen an disponib sou Entènèt www.citizensfla.com/brochures.



Citizens Property Insurance Corporation
866.411.2742

www.citizensfla.com

04/24

Mobile Home Policies: Types of Coverage



Standard Coverages*

Citizens' personal residential mobile home owners insurance policies include several standard coverage types.

Coverage A – Dwelling

Covers your home and certain attached structures. The amount of coverage is based on the actual cash value (ACV) of your home, which is determined by estimating the replacement cost of your home minus depreciation. To ensure you are adequately insured, review your policy with your agent annually and provide as many details about your home as possible, including any improvements you have made.*

Coverage B – Other Structures

Covers structures not physically attached to your home, such as storage sheds and detached garages. The default coverage limit is 10% of Coverage A; increased coverage limits and options may be available.*

Coverage C – Personal Property

Covers the depreciated value of your personal property, such as clothing and furniture. The default coverage limit is 25% of Coverage A; increased coverage limits and options may be available.*

Coverage D – Loss of Use

Covers incurred additional living expenses and/or fair rental value if your mobile home becomes uninhabitable following a covered loss. Mobile home dwelling policies cover fair rental value only.*

Coverage E – Personal Liability†

Covers bodily injury or property damage for which you or other people covered by the policy are deemed legally liable.*

Coverage F – Medical Payments to Others‡

Covers reasonable and necessary medical expenses if someone is injured on your property or, under certain circumstances, off the insured property.*

Sinkhole Loss Coverage‡

Sinkhole loss coverage automatically is included in your mobile home policy for no additional premium. Sinkhole loss occurs when there is

structural damage due to a confirmed sinkhole. A sinkhole inspection may be required.

* Limits and exclusions may apply. Default coverage limits may vary. Consult your policy or agent to confirm your policy's specific coverages and exclusions.

‡ Not available in wind-only policy types.

Optional Coverages

The following coverages may be available for an additional premium. Consult your agent to determine the coverage appropriate for your needs.

Increased Coverage A – Dwelling

Your home may be insured for an amount between 100 and 150% of its estimated ACV.

Increased Coverage B – Other Structures

Coverage for Other Structures (Coverage B) is available up to 60% of Coverage A.

Increased Coverage C – Personal Property

Personal Property coverage (Coverage C) is available up to 100% of Coverage A (70% for wind-only).

Personal Property Replacement Cost

Covers the cost of replacing your personal property (Coverage C) without deduction for depreciation. Not available on mobile home dwelling policies.

Additional coverages may include Debris Removal; Reasonable Repairs; Trees, Shrubs and Other Plants; Fire Department Service Charge; Property Removed; Credit Card, Fund Transfer Card, Forgery and Counterfeit Money; Loss Assessment; Catastrophic Ground Coverage Collapse; Glass or Safety Glazing Material; Landlord's Furnishings; Fungi, Wet or Dry Rot, Yeast or Bacteria; Ordinance or Law.*

* Limits and exclusions may apply. Consult your policy or agent to confirm your policy's specific coverages and exclusions.

Other Policy Features

Deductibles

A *deductible* represents the out-of-pocket expense you, the insured, are responsible for paying in a covered claim. This amount is applied to the total amount of the covered damage to determine

Citizens' responsibility. Payments are made only if the amount of the covered loss exceeds your deductible. You can find your deductible information on the policy *Declarations* page of your policy.

- **Hurricane deductible** – Your Hurricane deductible is an out-of-pocket expense you are responsible for and must be exceeded before Citizens will pay for covered hurricane damage under your policy. The Hurricane deductible is generally a higher dollar amount than other policy deductibles and is based on a percentage of your Coverage A.

Hurricane deductibles are applied on a calendar-year basis (i.e., January through December). During a busy hurricane season, you only will be required to pay your Hurricane deductible once – even if you make repairs from multiple named storms. Report claims and keep receipts for hurricane repairs even if you don't reach your deductible from one storm. Any amount you pay applies toward your calendar-year Hurricane deductible, reducing your cost for any additional storms that year.

- **All Other Perils (AOP) deductible** – If your home is damaged by a covered peril other than a named hurricane, the All Other Perils (AOP) deductible applies. AOP deductibles are a specific, fixed dollar amount.
- **Other Windstorm deductible** (Wind-Only policies) – Wind-Only policies insure your home against windstorm damage. These types of policies have an Other Windstorm deductible and a Hurricane deductible. The Other Windstorm deductible applies to damage caused by a windstorm (tropical storm, tornado or hail) that is not a named hurricane. Generally, Other Windstorm deductibles are a fixed dollar amount.

Flood Insurance

Your Citizens mobile home policy does not cover damage from rising water (flood, wave wash, tidal surge, etc.). Only flood insurance covers the cost of flood damage and loss. Legislation has made it mandatory for most Citizens policyholders with wind coverage to maintain a flood policy. Flood insurance is available through private carriers and the National Flood Insurance Program. Contact your agent or visit www.floodsmart.gov to learn more.