Understanding your policy and available coverages is key to ensuring that your home is adequately protected. 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 specific policy questions or concerns.

For additional information about your policy and available coverage, contact your agent or the Citizens Customer Care at 866.411.2742, or visit www.citizensfla.com.

La versión en Español está disponible en www.citizensfla.com/brochures.
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 insured adequately, 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 (for example, storage sheds, detached garages). Default coverage limit is 10 percent of your Coverage A; increased coverage limits and options may be available.

Coverage C – Personal Property
Covers the depreciated value of your personal property (for example, clothing, furniture). Default coverage limit is 25 percent 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.

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.

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.

Optional Coverages
The following coverage may be available for an additional premium:

• Increased Coverage A – Dwelling
Your home may be insured for an amount between 100 and 150 percent of its estimated ACV. Consult your agent to determine the coverage appropriate for your needs.

• Increased Coverage B – Other Structures
Coverage for Other Structures (Coverage B) is available up to 60 percent of Coverage A. Consult your agent to determine the coverage appropriate for your needs.

• Increased Coverage C – Personal Property
Personal Property coverage (Coverage C) is available up to 100 percent of Coverage A (70 percent for wind-only). Consult your agent to determine the coverage appropriate for your needs.

• 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.

Other Policy Features

Deductibles
Deductibles must be met before a claim is paid. Your policy deductibles are based on the cause of damage to your property:

• Hurricane deductible – Applied for covered damages caused by a hurricane. Hurricane deductibles may be a fixed dollar amount or a percentage of your home’s total insured value. Percentage deductibles may change if your home’s insured value changes.

• All Other Perils (AOP) deductible – Applied for damages caused by covered perils other than hurricane. An AOP deductible is a specific, fixed dollar amount.

• Other Windstorm Deductible (wind-only policies) – Applied when damages are caused by a windstorm or hail that is not a hurricane.

Flood Insurance
Your Citizens mobile home policy does not cover damage from rising water (flood, wave wash, tidal surge, etc.). Flood insurance is available through the federal government’s National Flood Insurance Program. Visit www.floodsmart.gov or contact your agent to learn more.

*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.