













# Depopulation DP1 Coverage Comparison for Citizens and Manatee

Coverage Types	Coverage Details		Can the coverage be added, changed, excluded, or the limit increased?	
				
<b>Coverage A: Dwelling</b>				
Covered Causes of Loss	Named Peril with Extended Coverage Option	Named perils with Extended Coverage Option	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 co-insurance penalty may apply.
Minimum Coverage A (Coverage for the dwelling)	\$6,000	\$6,000	No	No
Maximum Coverage A	Less than \$700,000 except Miami-Dade and Monroe where coverage must be less than \$1,000,000.	\$1,000,000 *\$60,000 for owner occupied risks.	No	<b>Yes, with acceptable value substantiation and Underwriting approval.</b>
<b>Coverage B: Other Structures</b>				
Covered Causes of Loss	Named Peril with Extended Coverage Option	Named perils with Extended Coverage Option	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% Note: Use of Coverage B reduces Coverage A limit for the same loss.	<b>10% included. Note: User of Coverage B reduces Coverage A limit for the same loss.</b>	Yes, limits of 5% - 60% in 5% increments available. Coverage can also be excluded (0%).	Yes, Available limits are: Excluded (0%), 2% or 5%.
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.	Structures such as aluminum framed screened enclosures, screen pool cages or similar structures enclosed by screens on more than one side, constructed to be open to the weather are not covered. Any structure that has a roof, exterior wall, or covering of thatch, grass, palm, lattice, slats, or similar material is not covered for hurricane damages.	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.

Coverage Types	Coverage Details		Can the coverage be added, changed, excluded, or the limit increased?	
				
<b>Coverage A, B and D: Special Limits</b>				
Cosmetic and Aesthetic Damage to Floors	N/A	N/A	N/A	N/A
<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	No	No
Coverage Amount (as a percentage of Coverage A)	25%	0%	Yes, limits up to 50% available. Coverage can also be excluded (0%).	Yes, may add up to a maximum of 50% of Coverage A.
<b>Coverage C: Personal Property Special Limits</b>				
Theft away from premises	Not Covered	Not Covered	No	No
Money, bank Notes, etc.	Not Covered	Not Covered	No	No
Securities, deeds, etc.	Not Covered	Not Covered	No	No
Watercraft (other than personal watercraft, which are excluded).	Not Covered	Not Covered	No	No
Trailers Not used with watercraft	Not Covered	Not Covered	No	No
Jewelry/furs	Not Covered	Not Covered	No	No
Firearms	Not Covered	Not Covered	No	No
Silverware	Not Covered	Not Covered	No	No
Business property on premises	Not Covered	Not Covered	No	No
Business property off premises	Not Covered	Not Covered	No	No
Electronic apparatus	Not Covered	Not Covered	No	No
Refrigerated property on premises	\$500	Not Covered	No	No
Refrigerated property off premises	Not Covered	Not Covered	No	No
<b>Reasonable Emergency Measures Limit</b>				
Costs incurred solely to protect property from further damage or unwanted entry, resulting from a covered loss.	No Special Limit	<b>We will pay up to the greater of \$3,000 or 1% of your Coverage A limit of liability.</b>	No	N/A
Coverage D: Fair Rental Value Coverage E: Loss of Use (as a percentage of Coverage A)	10% Note: Use of Coverage D reduces Coverage A for the same loss.	Up to 10% of Coverage A (reduces Coverage A for the same loss).	No	No
Coverage L: Liability	\$100,000	Optional	No	<b>Yes, limits of \$100,000 or \$300,000 are available.</b>
Coverage M: Medical Payments	\$2,000	Optional	No	<b>Yes, available limit is \$2,000.</b>
<b>Additional Coverages</b>				
Debris Removal (Trees – Wind)	Not covered	Not Covered	No	No
Loss Assessment	Not Covered except for \$2,000 for Condominium Unit Owners	Not Covered	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 included	No	No
Incidental Occupancy	Not covered	Not included	No	<b>Yes, Permitted Incidental Occupancies endorsement is available.</b>

Coverage Types	Coverage Details		Can the coverage be added, changed, excluded, or the limit increased?	
				
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property.	\$10,000 limit	\$10,000 limit	No	Yes, may elect to increase: <b>Opt 1: \$25,000 Each covered loss</b> <b>\$50,000 Policy Aggregate</b> <b>Opt 2: \$50,000 Each covered loss</b> <b>\$50,000 Policy Aggregate</b>
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	No	Yes, the peril of Windstorm or Hail can be excluded	Yes, the peril of Windstorm or Hail can be excluded.
Ordinance or Law (as a percentage of Coverage A)	Not Covered	Not Covered	No	No
Sinkhole	Not Covered	<b>Catastrophic Ground Cover Collapse is covered as defined by 627.706 of the Florida Statutes.</b>	Yes, Sinkhole Coverage available. (Sinkhole-specific deductible applies).	Yes, Restrictions apply; Sinkhole Loss Coverage is available. (Sinkhole-specific deductible applies; inspection is required at the insured's expense & is subject to underwriter approval).
Scheduled Personal Property	Not Covered	Not Covered	No	No
Water Backup of Sewers and Drains or Sump Overflow	Not Covered	Not Covered	No	No
<b>Loss Reporting and Repair Limitations</b>				
Permanent repairs made without company authorization	N/A	Not Covered. Exceptions: Except for Reasonable Emergency Measures; there is no coverage for repairs that begin before the earlier of 72 hours after we are notified of the loss, the time of loss inspection by us, or the time of other approval by us.	N/A	N/A
<b>Water Loss Limitations</b>				
Is water damage coverage limited based on the age of dwelling?	No	<b>Water Damage is excluded for all risks regardless of age.</b>	No	N/A
Is there a complete water damage exclusion?	Yes	Yes	No	N/A
If water damage is excluded, is a buy-back offered?	No	N/A	N/A	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?	N/A	N/A	N/A	N/A
<b>Roof Loss Settlement Limitations</b>				
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
<b>Deductible Options</b>				
Hurricane Deductibles (as a percentage of Coverage A)	\$500, 2%, 5%, 10%	\$500, 2%, 5%, 10%,	N/A	Available deductible options based on Coverage A amount.
All Other Peril Deductibles	\$500, \$1,000, \$2,500	\$500, \$1,000, 2,500	N/A	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 subject to results from features specified on Wind Mitigation Inspection & color photos.

**Claims Handling**

Preferred Contractor (managed repair) – optional

No

Our policyholders are provided with the option of using one of our approved professional contractors under our website [www.manatee-insurance.com](http://www.manatee-insurance.com).

Preferred Contractor (managed repair) – mandatory

No

N/A

How is Additional Living Expense paid/administered?

Check

N/A

**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

Full Pay  
Semi Annual  
Quarterly

What down payment percentage is required for each?

40% for quarterly  
60% for semi-annual

Full - 100%  
Semi Annual - 60%  
Quarterly - 40%

Is premium finance available/acceptable?

Yes. A copy of the premium finance company contract is required with new and renewal policy.

No