Depopulation DP-3 Coverage Comparison for Citizens and Manatee

Coverage Types	Coverage Details		Can the coverage be added, changed, excluded, or the limit increased?	
	CITIZENS PROPERTY INSURANCE CORPORATION	MANATEE INSURANCE EXCHANGE	CITIZENS PROPERTY INSURANCE CORPORATION	MANATEE INSURANCE EXCHANGE
Coverage A: Dwelling (Primary Structure)				
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 (Replacement Cost or Actual Cash Valu	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)	$15,000	$15,000	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	**Yes, with acceptable value substantiation and Underwriting approval.**
Coverage B: Other Structures (Buildings or structures that are not the Primary Structure)				
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%	**10%**	Yes, limits of 5-60% in 5% increments available. Coverage also can 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 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 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	Coverage A if adjoined to or abut the dwelling. Coverage B if separated from the dwelling by clear space. Coverage C if above-ground pool.	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 A and B: Special Limits				
Accidental discharge or overflow of water from a plumbing, HVAC, appliance or fire sprinkler system.	$10,000 combined limit for Cov-erages A and B; Emergency Wa-ter Removal is included within this limit	$10,000 combined limit for Coverages A and B; Emergency Water Removal is included within this limit.	Yes, Maximum Coverage A and B limits apply when repairs are made through the Managed Repair Contractor Network Program	Yes: Maximum Coverage A and B limits apply when repairs are made through the Managed Repair Contractor Network Program.

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Coverage C: Personal Property				
Covered Causes of Loss	Named Peril	Named Peril	No	No
Loss Settlement (Replacement Cost or Actual Cash Value)	Actual Cash Value	Actual Cash Value	No	No
Coverage Amount (as a percentage of Coverage A)	25%	Optional	Yes, limits up to 50% available. Coverage also can be excluded (0%).	Yes, may elect from $6,000 minimum up to 50% of Coverage A.
Coverage C: Personal Property Special Limits (Special Limits apply to all causes of loss)				
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
Portable electronic equipment	Not covered	Not covered	No	No
Refrigerated property on premises	**$500 limit**	Not covered	No	No
Refrigerated property off premises	Not covered	Not covered	No	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 limit applies to accidental discharge or overflow of water from a plumbing, HVAC, appliance or fire sprinkler system. A separate 2% of Coverage A limit applies to temporary protective roof coverings.	A $3,000 limit applies to accidental discharge or overflow of water from a plumbing, HVAC, appliance, or fire sprinkler system.	Yes, the $3,000 limit does not apply when emergency non-weather water removal measures are made through the Emergency Water Removal Services program.	Yes, this limit does not apply when emergency non-weather water removal measures are made through the Emergency Water Removal Services program.
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	Applies to accidental discharge of water from a plumbing, HVAC, appliance or fire sprinkler system. No deductible applies.	Applies to accidental discharge of water from a plumbing, HVAC, appliance, or fire sprinkler system. No deductible applies.	No	No
Coverage D: Fair Rental Value and Coverage E: Loss of Use (as a percentage of Coverage A)	10%	Up to 10% of Coverage A.	No	No
Coverage L: Liability	$100,000 limit (optional)	Optional	No	Yes, limits of $100,000 or $300,000 are available.
Coverage M: Medical Payments	$2,000 limit (optional)	Optional	No	Yes, available limit is $2,000.
Additional Coverages				
Debris Removal (Trees – Wind)	Not covered	**$500**	No	No
Loss Assessment	Not covered except for $2,000 for Condominium Unit Owners.	Not covered	No	No
Optional Coverages				
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 Carts and Low-Speed Vehicles	Not covered	**Limited coverage included**	No	No
Identity Theft or Identity Fraud Expense Coverage	Not covered	Not covered	No	No

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Incidental Occupancy	Not covered	Not included	No	**Yes, Permitted Incidental Occupancies endorsement is available.**
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I - Property	$10,000 limit	$10,000 limit	No	**Yes, you may elect to increase: Option 1: $25,000 each covered loss; $50,000 Policy Aggregate Option 2: $50,000 each covered loss; $50,000 Policy Aggregate**
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	**Catastrophic Ground Cover Collapse is covered as defined by 627.706 of the Florida Statutes.**	Yes, Sinkhole coverage is 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
Credit cards, Fund Transfer Cards, Forgery, Counterfeit Money, Cryptocurrency, etc.	Not covered	Not covered	No	No
Trampolines, Ramps, Diving Boards, Pool Slides, Bounce Houses, Zip Lines, Empty Pools, etc.	Not covered	**Acceptable With Exception**	No	The property may be eligible for a Dwelling Fire Policy excluding Liability coverage
Loss Reporting and Repair Limitations				
Permanent repairs made without company authorization	Not covered. Exception: For Reasonable Emergency Measures (see above).	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.	No	N/A
Water Loss Limitations				
Is water damage coverage limited based on the age of dwelling?	No	No	No	N/A
Is there a complete water damage exclusion?	No	N/A	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?	Yes	Yes	No	N/A
Roof Loss Settlement Limitations				
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

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Deductible Options				
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.

	CITIZENS PROPERTY INSURANCE CORPORATION	MANATEE INSURANCE EXCHANGE
Other		
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	Yes	Yes. Our policyholders are provided with the option of using our managed repair contractor network program.
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 semiannual	**Full Pay** **Semiannual** **Quarterly**
What down payment percentage is required for each?	40% for quarterly 60% for semiannual	**Full -100%** **Semiannual - 60%** **Quarterly - 40%**
Is premium finance available/acceptable?	**Yes, a copy of the premium finance company contract is required with new and renewal policies.**	No