

















Depopulation DP3C Coverage Comparison for Citizens and Manatee

| Coverage Types | Coverage Details | | Can the coverage be added, changed, excluded, or the limit increased? | |
|---|--|---|--|---|
| |  |  |  |  |
| Coverage A: Dwelling | | | | |
| Covered Causes of Loss | All causes of loss with certain exclusions. | All causes of loss with certain exclusions. | Yes. See optional coverages. | Yes |
| 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 co-insurance penalty may apply. | No |
| Minimum Coverage A (Coverage for the dwelling) | \$1,000 | \$1,000 | Yes | Yes |
| Maximum Coverage A | \$200,000 except in Wind-Only Eligible Areas where Coverage A and Coverage C combined must be less than \$700,000. In Miami-Dade and Monroe coverage must be less than \$1,000,000. | \$200,000, however owner-occupied unit \$60,000 Coverage A and Coverage C combined maximum. | No | No |
| Coverage B: Other Structures | | | | |
| Covered Causes of Loss | N/A | N/A | N/A | N/A |
| Loss Settlement | N/A | N/A | N/A | N/A |
| Coverage Amount (as a percentage of Coverage A) | N/A | N/A | N/A | N/A |
| Coverage A and B Note | Carpports, 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. Carports and awnings, whether attached to the unit or not, are 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 with pavers or a slab that adjoin or about the dwelling are covered under Coverage A. Above-ground pools are covered as personal property, Coverage C. | Yes, maximum Coverage A and C limits apply. | Yes, subject to maximum limits of Coverage A and C. |

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| Coverage A, B and D: Special Limits | | | | |
| Cosmetic and Aesthetic Damage to Floors | \$10,000 combined limit for Coverages A, D and E | 10,000 combined limit for Coverages A, D, and E | No | No |
| Coverage C: Personal Property | | | | |
| 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) | Minimum Coverage C: \$6,000 Maximum Coverage C: \$200,000 Maximum Coverage A and Coverage C combined must be less than \$700,000 in Wind-only areas except in Miami-Dade and Monroe where coverage must be less than \$1,000,000. | Minimum Coverage C: \$6,000 Maximum Coverage C: \$200,000 Note: \$30,000 maximum owner-occupied condo or \$60,000 Coverage A and C combined. | N/A | N/A |
| Coverage C: Personal Property Special Limits | | | | |
| 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 | \$500 limit | 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. | Greater of \$3,000 or 1% of Coverage A. May be exceeded with approval of the company. | A \$3,000 limit applies to accidental discharge or overflow of water from a plumbing, HVAC, appliance, or fire sprinkler system. | N/A | No |
| Coverage D: Fair Rental Value (as a percentage of Coverage A). | 10% | 10% | No | No |
| Coverage L: Liability | \$100,000 limit (Optional) | Optional | No | Yes, \$100,000 or \$300,000 available. |
| Coverage M: Medical Payments | \$2,000 limit (Optional) | Optional \$2,000 only limit when Liability added. | No | No |

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| Additional Coverages | | | | |
| Debris Removal (Trees – Wind) | Not covered | Not covered | No | No |
| Loss Assessment | \$2,000 | \$2,000 | 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 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 | Yes, If Permitted Incidental Occupancies endorsement is added. |
| Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property. | \$10,000 limit | \$10,000 limit | No | Yes. \$25,000 and \$50,000 available. Subject to underwriting approval. |
| Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II – Liability. | \$50,000 limit | \$50,000 limit | No | Yes, \$100,000 available. |
| 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 | Included in policy | Yes, included | No | No |
| Scheduled Personal Property | Not covered | Not covered | No | No |
| Water Backup of Sewers and Drains or Sump Overflow | Not covered | Not covered | No | No |
| Trampolines, Ramps, Diving Boards, Pool Slides, Bounce Houses, Zip Lines, Empty Pools, etc. | N/A | N/A | No | N/A |
| Equipment Breakdown | N/A | \$50,000 | N/A | Optional |
| Loss Reporting and Repair Limitations | | | | |
| 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. | Coverage may be denied if permanent repairs are made before 72 hours after the day the loss is first reported to Manatee Insurance Exchange or the loss is inspected by Manatee Insurance Exchange. | N/A | N/A |

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| Water Loss Limitations | | | | |
| 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 | 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 | No |
| Roof Loss Settlement Limitations | | | | |
| Actual Cash Value Loss Settlement due to age of roof? | No | No | N/A | N/A |
| Actual Cash Value Roof Loss Settlement due to roof type? | No | No | N/A | N/A |
| Deductible Options | | | | |
| Hurricane Deductibles (as a percentage of Coverage A) | \$500, 2%, 5%, 10% | \$500, 2%, 5%, 10% | N/A | N/A |
| All Other Peril Deductibles | \$500, \$1,000, \$2,500 | \$500, \$1,000, \$2,500 | N/A | N/A |



| 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 | Policyholders are provided with an option of using one of our approved professional contractors through our website www.manatee-insurance.com . |
| Preferred Contractor (managed repair) – mandatory | No | No |
| How is Additional Living Expense paid/administered? | Check | Via 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 | Quarterly or Semi-Annual |
| What down payment percentage is required for each? | 40% for quarterly 60% for semi-annual | 40% Quarterly, 60% Semi-Annually |
| Is premium finance available/acceptable? | Yes. A copy of the premium finance company contract is required with new and renewal policy. | No |