Depopulation DP-3 C 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
Loss Settlement (Replacement Cost or Actual Cash Value)	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
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 (Buildings or structures that are not the Primary Structure)				
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	Carports, porches, aluminum-framed screened enclosures, screen pool cages or similar structures with a roof covering of aluminum, fiberglass, plas-tic, 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	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 with pavers or a slab that adjoin or abut the dwell-ing 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.
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 (Replacement Cost or Actual Cash Value)	Actual Cash Value	Actual Cash Value	No	No

As of June 2026 Assumption

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	CITIZENS PROPERTY INSURANCE CORPORATION	MANATEE INSURANCE EXCHANGE	CITIZENS PROPERTY INSURANCE CORPORATION	MANATEE INSURANCE EXCHANGE
Coverage Amount	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 cov-erage must be less than $1,000,000.	Minimum Coverage C: $6,000 Maximum Coverage C: $200,000 Note: $30,000 Coverage C maximum owner-occupied condo or $60,000 Coverage A and C combined.	N/A	N/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	$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	N/A	**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 and Coverage E: Loss of Use (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 is available.**
Coverage M: Medical Payments	$2,000 limit (optional)	Optional $2,000 only limit when Liability added.	No	No
Additional Coverages				
Debris Removal (Trees – Wind)	Not covered	Not covered	No	No
Credit Card, Fund Transfer, Forgery and Counterfeit Money	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

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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
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 may 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
Loss Reporting and Repair Limitations				
Permanent repairs made without company authorization	N/A	**Coverage may be denied if permanent repairs are made before 72 hours after the day the loss is first reported to Manatee Insur-ance Exchange or the loss is in-spected by Manatee Insurance Exchange.**	N/A	N/A
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 C)	$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
Other Coverages or Special Limits				
Equipment Breakdown	N/A	**$50,000**	N/A	**Optional**

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	CITIZENS PROPERTY INSURANCE CORPORATION	MANATEE INSURANCE EXCHANGE
Other		
Wind Mitigation Credits	Yes, credits are dependent upon wind-resistive features installed.	Yes. Credits are dependent upon wind-resistive features installed.
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.**
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	Quarterly or Semiannual
What down payment percentage is required for each?	40% for quarterly 60% for semiannual	40% Quarterly, 60% Semiannual
Is premium finance available/acceptable?	**Yes, a copy of the premium finance company contract is required with new and renewal policies.**	No