













## Depopulation DP3T Coverage Comparison for Citizens and Manatee

Coverage Types	Coverage Details		Can the coverage be added, changed, excluded, or the limit increased?	
	 PROPERTY INSURANCE CORPORATION	 INSURANCE EXCHANGE	 PROPERTY INSURANCE CORPORATION	 INSURANCE EXCHANGE
<b>Coverage A: Dwelling</b>				
Covered Causes of Loss	N/A	N/A	N/A	N/A
Loss Settlement (RC or ACV)	N/A	N/A	N/A	N/A
Minimum Coverage A (Coverage for the dwelling)	N/A	N/A	N/A	N/A
Maximum Coverage A	N/A	N/A	N/A	N/A
<b>Coverage B: Other Structures</b>				
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 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.	N/A	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 C limits apply. Coverage A and Coverage B limits are not applicable.	Yes, Maximum Coverage C limits apply. Coverage A and Coverage B limits are not applicable.
<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)	Minimum Coverage C: \$6,000 Maximum Coverage C is \$30,000 unless the tenant named insured is ineligible for HO-4 due to underwriting requirements then the maximum Coverage C allowed is \$100,000. In Wind-Only Eligible Areas the maximum Coverage C allowed is less than \$700,000 except in Miami-Dade and Monroe where coverage must be less than \$1,000,000.	Minimum Coverage C: \$6,000 Maximum Coverage C is \$30,000 unless the tenant named insured is ineligible for HO-4 due to underwriting requirements then the maximum Coverage C allowed is \$100,000.	No	No

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<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 limit	\$500 limit	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.	N/A	N/A	No	N/A
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	N/A	N/A	No	N/A
Coverage D: Fair Rental Value (as a percentage of Coverage C).	N/A	N/A	No	N/A
Coverage E: Additional Living Expense (as a percentage of Coverage C).	10%	10%	No	N/A
Coverage L: Liability	\$100,000 limit (optional)	Optional	No	<b>Yes, Available limits are \$100,000 or \$300,000.</b>
Coverage M: Medical Payments	\$2,000 limit (optional)	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	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 covered	No	<b>No</b>
Incidental Occupancy	Not covered	Not covered	No	<b>Yes, If Permitted Incidental Occupancies endorsement is added.</b>

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Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property.	\$10,000 limit	\$10,000 limit	No	Yes, increased limits of \$25,000 and \$50,000 are available.
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II – Liability.	\$50,000 limit	\$50,000 limit	No	Yes, increased limit of \$100,000 is available
Windstorm or Hail Exclusion	No	Optional	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 base policy	Included in policy	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.	Not covered	N/A	No	N/A
<b>Loss Reporting and Repair Limitations</b>				
Permanent repairs made without company authorization	\$3,000	N/A	N/A	N/A
<b>Water Loss Limitations</b>				
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?	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	N/A	N/A
<b>Roof Loss Settlement Limitations</b>				
Actual Cash Value Loss Settlement due to age of roof?	N/A	N/A	N/A	N/A
Actual Cash Value Roof Loss Settlement due to roof type?	N/A	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	N/A
All Other Peril Deductibles	\$500, \$1,000, \$2,500	\$500, \$1,000, \$2,500	N/A	N/A



<b>Wind Mitigation Credits</b>		
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.
<b>Claims Handling</b>		
Preferred Contractor (managed repair) – optional	N/A	Our policyholders are provided with an option of using one of our approved professional contractors through our website <a href="http://www.manatee-insurance.com">www.manatee-insurance.com</a> .
Preferred Contractor (managed repair) – mandatory	N/A	N/A
How is Additional Living Expense paid/administered?	Check	Check
<b>Payment Options</b>		
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