Depopulation DP-3 T 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	N/A	N/A	N/A	N/A
Loss Settlement (Replacement Cost or Actual Cash Value)	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
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, 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	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 if owned by the named insured.	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.
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	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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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	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	Yes, Available limits are $100,000 or $300,000.
Coverage M: Medical Payments	$2,000 limit (optional)	Optional	No	Yes, Available limit is $2,000.
Additional Coverages				
Debris Removal (Trees – Wind)	Not covered	Not covered	No	No
Loss Assessment	Not covered	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
Incidental Occupancy	Not covered	Not covered	No	**Yes, if Permitted Incidental Occupancies endorsement is added.**

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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, an 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 the 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
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	N/A	N/A	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?	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
Roof Loss Settlement Limitations				
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
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

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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	N/A	Our policyholders are provided with the option of using one of our approved professional contractors under our website www.manatee- insurance.com.
Preferred Contractor (managed repair) – mandatory	N/A	N/A
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