Depopulation HO-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 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. Note: If the Dwelling is insured at less than 80% of its replacement cost, a coinsurance penalty may apply.
Minimum Coverage A (Coverage for the dwelling)	$25,000	$25,000	No	No
Maximum Coverage A	Less than $700,000 except Miami-Dade and Monroe: less than $1,000,000.	$1,000,000	No	No
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% included**	Yes, limits of 5-60% in 5% increments available. Coverage can also be excluded (0%).	Yes, Available limits are: Excluded (0%), 2%, 5% or may increase up to 70% of the Coverage A limit.
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 for hurricane damages.	No	**Yes, but only for aluminum framed screened enclosures, screen pool cages or similar structures enclosed by screens on more than one side. If endorsed with Hurricane – Limited Screen Enclosures and Carports Coverage. There is no coverage option for 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.**
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

As of November 2025 Assumption

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	CITIZENS PROPERTY INSURANCE CORPORATION	MANATEE INSURANCE EXCHANGE	CITIZENS PROPERTY INSURANCE CORPORATION	MANATEE INSURANCE EXCHANGE
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 Coverages A and B; Emergency Water 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.
Coverage A, B and D: Special Limits				
Cosmetic and Aesthetic Damage to Floors	N/A	**$10,000 combined limit for Coverages A, B and D**	N/A	No
Coverage C: Personal Property (Special Limits apply to all causes of loss)				
Covered Causes of Loss	Named Peril	Named Peril	No	No
Loss Settlement (Replacement Cost or Actual Cash Value)	Actual Cash Value	Actual Cash Value	Yes, Replacement Cost available	Yes, Personal Property Replacement Cost endorsement is available.
Coverage Amount (as a percentage of Coverage A)	25%	25% Included	Yes, limits of 25-50% available. Coverage can also be excluded (0%).	Yes, Coverage C is available from a minimum 25% to maximum 50% or the coverage may be excluded (0%).
Coverage C: Personal Property Special Limits (Special Limits apply to all causes of loss)				
Theft away from premises	Not covered	**Yes, up to 10% of the limit shown for Coverage C or $1,000, whichever is greater.**	No	No
Money, bank notes, etc.	$200 limit	$200 limit	No	No
Securities, deeds, etc.	$1,000 limit	$1,000 limit	No	No
Watercraft (other than personal watercraft, which are excluded)	$1,000 limit	$1,000 limit	No	No
Trailers not used with watercraft	$1,000 limit	$1,000 limit	No	No
Jewelry/furs	$1,000 limit	$1,000 limit	No	No
Firearms	**$2,000 limit**	$1,000 limit	No	No
Silverware	$2,500 limit	$2,500 limit	No	No
Business property on premises	$2,500 limit	$2,500 limit	No	No
Business property off premises	$250 limit	$250 limit	No	No
Portable electronic equipment	$1,000 limit	$1,000 limit	No	No
Refrigerated property on premises	$500 limit	$500 limit	No	No
Refrigerated property off premises	Not covered	Not covered	No	No

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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: Loss of Use (as a percentage of Coverage A	10%	10%	No	No
Coverage E: Liability	$100,000 limit	$100,000	No	**Yes, limit of $300,000 is available.**
Coverage F: Medical Payments	$2,000 limit	$2,000	No	No
Additional Coverages				
Debris Removal (Trees – Wind)	**$1,500 limit; $1,000 max per tree**	$500 limit	No	No
Loss Assessment	$1,000 limit	$1,000 limit	No	**Yes, $3,000 is available.**
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	No	No	**Yes, Increased Replacement Cost on Dwelling endorsement is available.**
Golf Carts and Low-Speed Vehicles	Not covered	Limited coverage included	No	No
Identity Theft or Identity Fraud Expense Coverage	Not covered	Not included	No	No
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)	25%	25%	Yes, 50% limit available	Yes, 50% limit is available.
Sinkhole	Not covered	**Catastrophic Ground Cover Collapse is covered as defined by 627.706 of the Florida Statutes.**	Yes, Sinkhole Coverage 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)

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Scheduled Personal Property	Not covered	Not included	No	No
Water Backup of Sewers and Drains or Sump Overflow	Not covered	Not included	No	**Yes, may add Water Back Up and Sump Overflow endorsement with a $5,000 limit.**
Credit cards, Fund Transfer Cards, Forgery, Counterfeit Money, Cryptocurrency, etc.	Not covered	**$500 limit**	No	No
Trampolines, Ramps, Diving Boards, Pool Slides, Bounce Houses, Zip Lines, Empty Pools, etc.	Not covered	Ineligible for coverage	No	The property may be eligible for a Dwelling Fire Policy excluding Liability coverage. The application must be submitted unbound for underwriting consideration.
Homeshare Hosting	Not covered	Ineligible for coverage	No	No
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 no-tified 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	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%,	Available deductible options based on Coverage A amount.	Available deductible options based on Coverage A amount.
All Other Peril Deductibles	$500, $1,000, $2,500	$500, $1,000, 2,500	Available deductible options based on Coverage A amount.	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. Refusal to use our managed repair contractor network may limit your covered loss to a limit of $10,000.
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