Depopulation HO-6 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	Named Peril	Yes. See optional coverages.	Yes, adding the Unit-Owners Coverage A – Special Coverage en-dorsement modifies loss settle-ment from named perils to open perils coverage.
Loss Settlement (Replacement Cost or Actual Cash Value)	Replacement Cost	Replacement Cost	No	No
Minimum Coverage A (Coverage for the dwelling)	$1,000; included in the policy	$1,000	**Yes**	No
Maximum Coverage A	Coverages A and C combined must be less than $700,000, except in Miami-Dade and Monroe, where coverage must be less than $1,000,000.	$200,000	No	**Yes, with acceptable value substantiation and underwriter approval.**
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.	No	**Yes, by adding Hurricane Limited Screened Enclosures and Carports Coverage but only for alumi-num framed screened enclosures, screen pool cages or similar structures enclosed by screens on more than one side. There is no coverage option for any other structure.**
Pool coverage	Coverage A if adjoined to or abut the dwelling. Coverage C if above-ground pool.	In-ground pools that adjoin or abut 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, maximum Coverage A and C limits apply.
Coverage A and B: Special Limits				
Cosmetic and Aesthetic Damage to Floors	N/A	**$10,000 combined limit for Coverages A 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	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 is $6,000 Maximum Coverage C is $200,000	N/A	**Yes**

As of August 2026 Assumption

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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
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.	No	N/A
Coverage D: Loss of Use (as a percentage of Coverage C)	20%	20%	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	$2,000 limit	$2,000 limit	No	**Yes, $3,000 is available.**
Optional Coverages				
Animal Liability	Not covered	Not covered	No	No
Earthquake Coverage	Not covered	No	No	No
Extended/increased replacement cost on dwelling	Not covered	No	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 included	No	No
Incidental Occupancy	Not covered	Not included	No	No
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.

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Ordinance or Law (as a percentage of Coverage A)	25%	25%	Yes, 50% limit available.	Yes, a 50% limit is available.
Sinkhole	Included in policy	Included	No	No
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 $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	N/A
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	$500, 2%, 5%, 10%	$500, 2%, 5%, 10%,	Available deductible options based on Coverage C amount.	Available deductible options based on Coverage C amount.
All Other Peril Deductibles	$500, $1,000, $2,500	$500, $1,000, $2,500	Available deductible options based on Coverage C amount.	Available deductible options based on Coverage C amount.

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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	No	**Yes. 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	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