Depopulation HW-2 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	Wind and Hail	Wind and Hail	No	No
Loss Settlement (Replacement Cost or Actual Cash Valu	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 replace-ment cost, a co-insurance penalty may apply.
Minimum Coverage A (Coverage for the dwelling)	$25,000	$25,000	No	No
Maximum Coverage A	Less than $700,000, except in Miami-Dade and Monroe, where coverage must be less than $1,000,000.	**$2,000,000**	No	No
Coverage B: Other Structures (Buildings or structures that are not the Primary Structure)				
Covered Causes of Loss	Wind and Hail	Wind and Hail	No	No
Loss Settlement	Replacement cost on buildings and 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%	2% of Coverage A	Yes, limits of 5-60% in 5% increments available. Coverage also can be	Yes, Available limits are: Excluded (0%), 2%, 5% or 10% of Coverage 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	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.	Yes, maximum Coverage A, B and C limits apply.	Yes, maximum Coverage A, B and C limits apply.
Coverage C: Personal Property				
Covered Causes of Loss	Wind and Hail	Wind and Hail	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 is available.
Coverage Amount (as a percentage of Coverage A)	25%	25%	Yes, limits of 25-50% available. Coverage also can be excluded (0%).	Yes, limits available are excluded 0% or up to 50% of Coverage A.

As of October 2025 Assumption

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 C: Personal Property Special Limits				
Theft away from premises	Not covered	Not covered	No	No
Money, bank notes, etc.	$200 limit	$200 limit	No	No
Securities, deeds, etc.	$1,500 limit	$1,500 limit	No	No
Watercraft (other than personal watercraft, which are excluded)	$1,500 limit	$1,500 limit	No	No
Trailers not used with watercraft	$1,500 limit	$1,500 limit	No	No
Jewelry/furs	$1,000 limit	$1,000 limit	No	No
Firearms	$2,000 limit	$2,000 limit	No	No
Silverware	$200 limit	$200 limit	No	No
Business property on premises	$2,500 limit	$2,500 limit	No	No
Business property off premises	$500 limit	$500 limit	No	No
Portable electronic equipment	$1,500 limit	$1,500 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	No special limit, except 2% of the Coverage A limit applies to temporary protective roof coverings.	**We will pay up to the greater of $3,000 or 1% of your Coverage A limit of liability.**	No	N/A
Coverage D: Loss of Use (as a percentage of Coverage A)	10%	10%	No	No
Coverage E: Liability	Not covered	No coverage	No	No
Coverage F: Medical Payments	Not covered	No coverage	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 included	No	**Yes, $2,000 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	Not covered	No	No

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	CITIZENS PROPERTY INSURANCE CORPORATION	MANATEE INSURANCE EXCHANGE	CITIZENS PROPERTY INSURANCE CORPORATION	MANATEE INSURANCE EXCHANGE
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 covered	No	No
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I - Property	$10,000 limit	$10,000 limit	No	No
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II - Liability	Not covered	Not covered	No	No
Windstorm or Hail Exclusion	No	N/A	No	N/A
Ordinance or Law (as a percentage of Coverage A)	25%	25%	Yes, 50% limit available	Yes, a 50% limit is available.
Sinkhole	Not covered	Not covered	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	No coverage	No	No
Loss Reporting and Repair Limitations				
Permanent repairs made without company authorization	N/A	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 notified of the loss, the time of loss inspection by us, or the time of other approval by us.	N/A	N/A
Water Loss Limitations				
Is water damage coverage limited based on the age of dwelling?	N/A	N/A	N/A	N/A
Is there a complete water damage exclusion?	N/A	N/A	N/A	N/A
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?	N/A	N/A	N/A	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 (as a percentage of Coverage A)	$500, 2%, 3%, 4%, 5%, 10%	$500, 2%, 3%, 4%, 5%, 10%	N/A	**Yes, at inception or renewal.**
All Other Peril Deductibles	$500, 2%, 3%, 4%, 5%	$500, 2%, 3%, 4%, 5%	N/A	**Yes, at inception or renewal.**

	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	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