Depopulation HW-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	Wind and Hail	Wind and Hail	No	No
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; included in the policy.	No	No
Maximum Coverage A	Coverage A and Coverage C com-bined must be less than $700,000, except in Miami-Dade and Monroe, where coverage must be less than $1,000,000.	Coverage A and Coverage C combined must be less than $750,000.	No	**Yes, with underwriting 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, vi-nyl, fabric or screening, con-structed 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
	In-ground pools that adjoin or abut the dwelling are covered under Coverage A. Above-ground pools are covered as personal property, Coverage C.	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 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, Replacement Cost Endorsement is available.
Coverage Amount	Minimum Coverage C: $6,000 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: $6,000 Maximum Coverage A and Coverage C combined must be less than $750,000.	N/A	N/A
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.	$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

As of October 2026 Assumption

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	CITIZENS PROPERTY INSURANCE CORPORATION	MANATEE INSURANCE EXCHANGE	CITIZENS PROPERTY INSURANCE CORPORATION	MANATEE INSURANCE EXCHANGE
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	N/A	**Greater of $3,000 or 1% of Coverage A. May be exceeded with approval of the company.**	N/A	N/A
Coverage D: Loss of Use (as a percentage of Coverage C)	20%	20%	No	No
Coverage E: Liability	Not covered	Not covered	No	No
Coverage F: Medical Payments	Not covered	Not covered	No	No
Additional Coverages				
Debris Removal (Trees – Wind)	$1,500 limit $1,000 per tree max	$1,000	No	No
Loss Assessment	$2,000 limit	$2,000	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	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	No	No	No
Ordinance or Law (as a percentage of Coverage A)	25%	25%	Yes, 50% limit available.	Yes, 50% endorsement 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	**$500**	No	No
Loss Reporting and Repair Limitations				
Permanent repairs made without company authorization	N/A	**Greater of $3,000 or 1% of Coverage A. May be exceeded with approval of the company.**	N/A	No
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

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	CITIZENS PROPERTY INSURANCE CORPORATION	MANATEE INSURANCE EXCHANGE	CITIZENS PROPERTY INSURANCE CORPORATION	MANATEE INSURANCE EXCHANGE
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 C)	$500, 2%, 3%, 4%, 5%, 10%	$500, 2%, 5%, 10% *$500 flat for Hurricane is only available when Coverage C is less than $100,000	N/A	Some deductible options are only available based on the Coverage C limit.
All Other Peril Deductibles	$500, 2%, 3%, 4%, 5%	$500, 2%, 3%, 4%, 5%	N/A	Some deductible options are only available based on the Coverage C limit.

	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	No
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, or 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