



















Depopulation MDP-1 Coverage Comparison for Citizens and Manatee

Coverage Types	Coverage Details		Can the coverage be added, changed, excluded, or the limit increased?	
				
Coverage A: Dwelling (Primary Structure)				
Covered Causes of Loss	Named Peril	Named Perils	No	Yes, Extended Coverage and Vandalism or Malicious Mischief
Loss Settlement (Replacement Cost or Actual Cash Value)	Actual Cash Value. Partial losses on 1994 or newer settled at Replacement Cost.	For mobile homes built 1994 or later, Replacement Cost on the primary structure; For pre-1994 mobile homes, the primary structure is settled at Actual Cash Value.	No	No
Minimum Coverage A (Coverage for the dwelling)	\$3,000	\$6,000	No	No
Maximum Coverage A	Less than \$700,000 in wind-only eligible areas with wind coverage, except Miami-Dade and Monroe, where coverage must be less than \$1,000,000. Less than \$250,000 elsewhere.	Less than \$700,000 in Wind-only eligible areas with wind coverage, except Miami-Dade and Monroe, where coverage must be less than \$1,000,000. Less than \$250,000 elsewhere.	No	No
Coverage B: Other Structures (Buildings or structures that are not the Primary Structure)				
Covered Causes of Loss	Named Peril	Named Perils	No	Yes, Extended Coverage and Vandalism or Malicious Mischief
Loss Settlement	For mobile homes built 1994 or later, Replacement Cost on buildings; Actual Cash Value on structures that are not buildings. For pre-1994 mobile homes, all structures settled at Actual Cash Value.	For mobile homes built 1994 or later, Replacement Cost on buildings; Actual Cash Value on structures that are not buildings. For pre-1994 mobile homes, all buildings or structures settled at Actual Cash Value.	No	No
Coverage Amount (as a percentage of Coverage A)	10%; Note: Use of Coverage B reduces Coverage A limit for the same loss.	10% of Coverage A	Yes, limits of 10-60% in 5% increments available. Cannot be excluded.	Yes. Above 10% is available in any 5% increment up to 60% of Coverage A.
Coverage A and B Note	Screened enclosures, carports, patios, and other structures at-tached to the mobile home are covered under Coverage A. Cov-erage B screened enclosures, porches, and other structures open to the weather, with limited exception, are not covered.	Screened enclosures, carports, patios, and other structures attached to the mobile home are covered under Coverage A. Coverage B screened enclosures, porches and other structures open to the weather, with limited exception, are not covered.	No	No
Pool coverage	Coverage A if adjoined to or abut the dwelling. Coverage B if sepa-rated from the dwelling by clear space. Coverage C if above-ground pool.	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.	Yes, maximum Coverage A, B and C limits apply.	Yes, maximum Coverage A, B and C limits apply.

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Coverage C: Personal Property				
Covered Causes of Loss	Named Peril	Named Perils	No	Yes, Extended Coverage and Vandalism or Malicious Mischief
Loss Settlement (Replacement Cost or Actual Cash Value)	Actual Cash Value	Actual Cash Value	No	No
Coverage Amount (as a percentage of Coverage A)	25%	Optional	Yes, limits of 1% through 100% available. Coverage also can be excluded (0%).	Up to 100% of Coverage 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.	Not covered	Not covered	No	No
Securities, deeds, etc.	Not covered	Not covered	No	No
Watercraft (other than personal watercraft, which are excluded)	rowboats & canoes only	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	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	Covered	N/A	N/A
Coverage D: Fair Rental Value (as a percentage of Coverage A).	10%. Note: Use of Coverage D reduces Coverage A limit for the same loss	Up to 10% of Coverage A	No	No
Coverage L: Liability	\$100,000 (optional)	Optional; \$100,000	No	No
Coverage M: Medical Payments	\$2,000 (optional)	Optional; \$2,000	No	No

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Additional Coverages				
Debris Removal (Trees – Wind)	Not covered	No	No	No
Loss Assessment	Not covered	No	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	Not covered	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	No	No
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II - Liability	\$50,000 limit	\$50,000	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)	Not covered	Not covered	No	No
Sinkhole	Included in 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	Not covered	No	No
Loss Reporting and Repair Limitations				
Permanent repairs made without company authorization	N/A	N/A	N/A	N/A

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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?	Yes	No	No	No
If water damage is excluded, is a buy-back offered?	No	N/A	No	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	No	N/A	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.

		
Other		
Wind Mitigation Credits	N/A	N/A
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	Quarterly or semiannual
What down payment percentage is required for each?	40% for quarterly 60% for semiannual	40% for quarterly 60% for semiannual
Is premium finance available/acceptable?	Yes. A copy of the premium finance company contract is required with new and renewal policies.	No