# Depopulation DP-1 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 | Named Peril with Extended Coverage Option | Named Peril with Extended Coverage option | 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 co-insurance penalty may apply. |
| Minimum Coverage A | $6,000 | $6,000 | No | No |
| Maximum Coverage A | Less than $700,000, except Miami-Dade and Monroe, where coverage must be less than $1,000,000. | $1,000,000 *$60,000 for owner occupied risks | No | **Yes, with acceptable value substantiation and Underwriting approval.** |
| **Coverage B: Other Structures (Buildings or structures that are not the Primary Structure)** | | | | |
| Covered Causes of Loss | Named Peril with Extended Coverage Option | Named Peril with Extended Coverage Option | 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%<br>Note: Use of Coverage B reduces Coverage A limit for the same loss. | **10% included. Note: Use of Coverage B reduces Coverage A limit for the same loss.** | Yes, limits of 5-60% in 5% increments available. Coverage also can be excluded (0%). | Yes, Available limits are: Excluded (0%), 2% or 5%. |
| 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 | 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. |

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| **Coverage A, B and D: Special Limits** | | | | |
| Cosmetic and Aesthetic Damage to Floors | N/A | N/A | N/A | N/A |
| **Coverage C: Personal Property** | | | | |
| Covered Causes of Loss | Named Peril | Named Peril | No | No |
| 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%** | 0% | Yes, limits up to 50% available. Coverage also can be excluded (0%). | Yes, may add up to a maximum of 50% 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) | Not covered | 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** | Not covered | 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: Fair Rental Value (as a percentage of Coverage A) | 10%<br>Note: Use of Coverage D reduces Coverage A for the same loss. | Up to 10% of Coverage A (reduces Coverage A for the same loss) | No | No |
| Coverage L: Liability | **$100,000 limit** | Optional | No | **Yes, limits of $100,000 or $300,000 are available.** |
| Coverage M: Medical Payments | **$2,000 limit** | Optional | No | **Yes, available limit is $2,000.** |
| **Additional Coverages** | | | | |
| Debris Removal (Trees – Wind) | Not covered | Not covered | No | No |
| Loss Assessment | **Not Covered except for $2,000 for Condominium Unit Owners** | Not covered | 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 included | No | No |
| Incidental Occupancy | Not covered | Not included | No | **Yes, Permitted Incidental Occupancies endorsement is available.** |

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| Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I - Property | $10,000 limit | $10,000 limit | No | **Yes, may elect to increase: Opt 1: $25,000 Each covered loss; $50,000 Policy Aggregate Opt 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) | Not covered | Not covered | No | No |
| 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.) |
| 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 | **Acceptable with Exception** | No | **The property may be eligible for a Dwelling Fire Policy excluding Liability coverage.** |
| **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? | No | **Water Damage is excluded for all risks regardless of age.** | No | No |
| Is there a complete water damage exclusion? | Yes | Yes | No | N/A |
| If water damage is excluded, is a buy-back offered? | No | 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 | N/A | N/A | N/A |
| Actual Cash Value Roof Loss Settlement due to roof type? | No | N/A | N/A | N/A |
| **Deductible Options** | | | | |
| Hurricane Deductibles (as a percentage of Coverage A) | $500, 2%, 5%, 10% | $500, 2%, 5%, 10%, | N/A | Available deductible options based on Coverage A amount. |
| All Other Peril Deductibles | $500, $1,000, $2,500 | $500, $1,000, $2,500 | N/A | Available deductible options based on Coverage A amount. |

As of October 2025 Assumption

| | 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 | 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 | N/A |
| How is Fair Rental Value paid/administered? | Check | N/A |
| **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**<br>**Semi-annual**<br>**Quarterly** |
| What down payment percentage is required for each? | 40% for quarterly<br>60% for semiannual | **Full - 100%**<br>**Semi-annual - 60%**<br>**Quarterly - 40%** |
| Is premium finance available/acceptable? | **Yes, a copy of the premium finance company contract is required with new and renewal policies.** | No |