

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Standard Coverages		
Coverage A: Dwelling (Primary Structure)		
Covered Causes of Loss	Named Perils	Yes, Extended Coverage and Vandalism or Malicious Mischief
Loss Settlement (Replacement Cost or Actual Cash Value)	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
Minimum Coverage A (Coverage for the dwelling)	\$6,000	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.	No
Coverage B: Other Structures (Buildings or structures that are not the Primary Structure)		
Covered Causes of Loss	Named Perils	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 buildings or structures settled at Actual Cash Value.	No
Coverage Amount (as a percentage of Coverage A)	10% of Coverage A	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 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

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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.	Yes, maximum Coverage A, B and C limits apply.
Coverage C: Personal Property		
Covered Causes of Loss	Named Perils	Yes, Extended Coverage and Vandalism or Malicious Mischief
Loss Settlement (Replacement Cost or Actual Cash Value)	Actual Cash Value	No
Coverage Amount (as a percentage of Coverage A)	Optional	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	No
Money, bank notes, etc.	Not covered	No
Securities, deeds, etc.	Not covered	No
Watercraft (other than personal watercraft, which are excluded)	Not covered	No
Trailers not used with watercraft	Not covered	No
Jewelry/furs	Not covered	No
Firearms	Not covered	No
Silverware	Not covered	No
Business property on premises	Not covered	No
Business property off premises	Not covered	No
Portable electronic equipment	Not covered	No
Refrigerated property on premises	\$500	No
Refrigerated property off premises	Not covered	No
Reasonable Emergency Measures Limit		
Costs incurred solely to protect property from further damage or unwanted entry, resulting from a covered loss	Covered	N/A
Coverage D: Fair Rental Value (as a percentage of Coverage A)	Up to 10% of Coverage A	No
Coverage L: Liability	Optional; \$100,000	No
Coverage M: Medical Payments	Optional; \$2,000	No

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Additional Coverages		
Debris Removal (Trees – Wind)	No	No
Loss Assessment	No	No
Optional Coverages		
Animal Liability	Not covered	No
Earthquake Coverage	Not covered	No
Extended/increased replacement cost on dwelling	Not covered	No
Golf Carts and Low-Speed Vehicles	Not covered	No
Identity Theft or Identity Fraud Expense Coverage	Not covered	No
Incidental Occupancy	Not covered	No
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I - Property	\$10,000	No
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II - Liability	\$50,000	No
Windstorm or Hail Exclusion	No	Yes, the peril of Windstorm or Hail can be excluded.
Ordinance or Law (as a percentage of Coverage A)	Not covered	No
Sinkhole	Included in policy	No
Scheduled Personal Property	Not covered	No
Water Backup of Sewers and Drains or Sump Overflow	Not covered	No
Credit Cards, Fund Transfer Cards, Forgery, Counterfeit Money, Cryptocurrency, etc.	Not covered	No
Trampolines, Ramps, Diving Boards, Pool Slides, Bounce Houses, Zip Lines, Empty Pools, etc.	Not covered	No
Loss Reporting and Repair Limitations		
Permanent repairs made without company authorization	N/A	N/A

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Water Loss Limitations		
Is water damage coverage limited based on the age of dwelling?	No	No
Is there a complete water damage exclusion?	No	No
If water damage is excluded, is a buy-back offered?	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?	No	No
Roof Loss Settlement Limitations		
Actual Cash Value Loss Settlement due to age of roof?	No	N/A
Actual Cash Value Roof Loss Settlement due to roof type?	No	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	N/A
Other		
Wind Mitigation Credits	N/A	N/A
Deductible Options		
Hurricane Deductibles (as a percentage of Coverage A)	\$500, 2%, 5%, 10%	Available deductible options based on Coverage A amount
All Other Peril Deductibles	\$500, \$1,000, \$2,500	Available deductible options based on Coverage A amount

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Payment Options		
Are payment plans available, other than full-pay?	Yes	N/A
If Yes to above, what payment options are available?	Quarterly or Semiannual	N/A
What down payment percentage is required for each?	40% for Quarterly, 60% for Semiannual	N/A
Is premium finance available/acceptable?	No	N/A

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