

| 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 | All causes of loss, with certain exclusions. | No |
| 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 | N/A |
| 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 | All causes of loss, with certain exclusions. | No |
| 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. | N/A |

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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 (Special Limits apply to all causes of loss) | | |
| Covered Causes of Loss | Named Perils | No |
| Loss Settlement (Replacement Cost or Actual Cash Value) | Actual Cash Value | Yes, Replacement Cost available. |
| Coverage Amount (as a percentage of Coverage A) | 25% | Yes, limits of 25-100% available. Coverage also can be excluded (0%). |
| 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. | \$200 limit | No |
| Securities, deeds, etc. | \$1,000 limit | No |
| Watercraft (other than personal watercraft, which are excluded) | \$1,000 limit | No |
| Trailers not used with watercraft | \$1,000 limit | No |
| Jewelry/furs | \$1,000 limit | No |
| Firearms | \$2,000 limit | No |
| Silverware | \$2,500 | No |
| Business property on premises | \$2,500 | No |
| Business property off premises | \$250 | No |
| Portable electronic equipment | \$1,000 limit; \$300 limit for tapes, antennas, wires or other media used with electronic equipment. | No |
| Refrigerated property on premises | \$500 limit | 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 |

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| Coverage D: Loss of Use (as a percentage of Coverage A) | 10% | No |
| Coverage E: Liability | \$100,000 | No |
| Coverage F: Medical Payments | \$2,000 | No |
| Additional Coverages | | |
| Debris Removal (Trees – Wind) | 5% limit; \$500 max per tree | No |
| Loss Assessment | \$1,000 | 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 |

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| Loss Reporting and Repair Limitations | | |
| Permanent repairs made without company authorization | N/A | N/A |
| Water Loss Limitations | | |
| Is water damage coverage limited based on the age of dwelling? | No | No |
| Is there a <i>complete</i> 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 |

This comparison is for informational purposes only and is not intended to interpret your Citizens policy. This information does not confer any rights upon you and does not alter, amend, change or negate the coverage set forth in your Citizens policy. Your rights and responsibilities are specifically set forth in your Citizens policy. Refer to your Citizens policy or contact your agent if you have questions about your Citizens coverage.