

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
<b>Standard Coverages</b>		
<b>Coverage A: Dwelling</b> (Primary Structure)		
Covered Causes of Loss	All causes of loss with certain exclusions	Yes. See optional coverages.
Loss Settlement (Replacement Cost or Actual Cash Value)	Replacement Cost	No. Note: If the dwelling is insured at less than 80% of its replacement cost, a coinsurance penalty may apply.
Minimum Coverage A (Coverage for the dwelling)	\$200,000	No
Maximum Coverage A	\$3,000,000, subject to underwriting review.	No
<b>Coverage B: Other Structures</b> (Buildings or structures that are not the Primary Structure)		
Covered Causes of Loss	All causes of loss with certain exclusions	No
Loss Settlement	Replacement Cost on buildings. Actual Cash Value on structures that are not buildings.	No
Coverage Amount (as a percentage of Coverage A)	2%	Yes, limits of 5%-10% in 5% increments available. Coverage can also be excluded (0%).
Coverage A and B note	Excludes screen enclosures, carports, patio covers, and similar structures are covered under Coverage A if attached to the dwelling. Coverage B if unattached.	Excluded unless coverage is added by endorsement.
Pool Coverage	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.

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<b>Coverages A and B: Special Limits</b>		
Accidental discharge or overflow of water from a plumbing, HVAC, appliance or fire sprinkler system	\$10,000 combined limit for Coverages A and B; Emergency Water Removal is included within this limit.	Yes: Maximum Coverage A and B limits apply when repairs are made through the Preferred Contractor Network Program.
<b>Coverage C: Personal Property</b>		
Covered Causes of Loss	Named Peril	No
Loss Settlement (Replacement Cost or Actual Cash Value)	Actual Cash Value	No
Coverage Amount (as a percentage of Coverage A)	25%	Yes, limits up to 50% available. Coverage also can be lowered (\$5,000 min).
<b>Coverage C: Personal Property Special Limits</b> (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	Not covered	No
Refrigerated property off premises	Not covered	No
<b>Reasonable Emergency Measures Limit</b>		
Costs incurred solely to protect property from further damage or unwanted entry, resulting from a covered loss	The greater of \$3,000 or 1% of the limit shown for Coverage A.	Yes. Insured may request to exceed the limit.

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Emergency Water Removal Services: With policyholder consent, allows the company to provide an approved contractor to perform emergency water removal services solely to protect the dwelling and other structures	Up to Coverage A limits – through preferred repair program.	No
<b>Coverage D: Fair Rental Value and Coverage E: Loss of Use</b> (as a percentage of Coverage A)	10%	No
<b>Coverage L: Liability</b>	\$100,000 limit (optional)	\$300,000 also available option
<b>Coverage M: Medical Payments</b>	\$2,000 limit (optional)	No
<b>Additional Coverages</b>		
Debris Removal (Trees – Wind)	Yes, \$500 per occurrence	No
Loss Assessment	Not covered	No
<b>Optional Coverages</b>		
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 limit	Option to purchase \$25,000 or \$50,000.
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II - Liability	\$50,000 limit	No
Windstorm or Hail Exclusion	No	Windstorm or Hail coverage can be excluded.
Ordinance or Law (as a percentage of Coverage A)	Not covered	No
Sinkhole	Not covered	Yes, Sinkhole Coverage is available. (Sinkhole specific deductible applies)

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Scheduled Personal Property	Not covered	No
Water Backup of Sewers and Drains or Sump Overflow	Not covered	Yes, \$5,000 of coverage. \$250 deductible
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
<b>Loss Reporting and Repair Limitations</b>		
Permanent repairs made without company authorization	Not covered. Except for Reasonable Emergency Measures; there is no coverage for repairs that begin the earlier of (a) 72 hours after we are notified of the loss, (b) the time of the loss inspection by us, or (c) the time of other approval by us.	No
<b>Water Loss Limitations</b>		
Is water damage coverage limited based on the age of dwelling?	Yes, \$10,000 applied when home is older than 40 years old.	Yes, option to remove coverage limitation if the complete home is replumbed.
Is there a complete water damage exclusion?	Yes	Available for a lower premium
If water damage is excluded, is a buy-back offered?	This is an optional endorsement for policies that have been assumed from Citizens until their fourth Renewal with Trident.	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?	Yes	No
<b>Roof Loss Settlement Limitations</b>		
Actual Cash Value Loss Settlement due to age of roof?	No	No
Actual Cash Value Roof Loss Settlement due to roof type?	No	N/A

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<b>Claims Handling</b>		
Preferred Contractor (managed repair) – optional	Yes	Yes
Preferred Contractor (managed repair) – mandatory	No	No
How is Additional Living Expense paid/administered?	Check	Check
<b>Other</b>		
Wind Mitigation Credits	Available	Yes. Credit is dependent upon wind-resistive features installed.
<b>Deductible Options</b>		
Hurricane Deductibles (as a percentage of Coverage A)	\$500, 2%, 5%, 10%. Minimum deductible subject to Coverage A limit.	Available deductible options based upon Coverage A amount.
All Other Peril Deductibles	\$500, \$1,000, \$2,500. Minimum deductible subject to Coverage A limit	N/A
<b>Payment Options</b>		
Are payment plans available, other than full-pay?	Yes	N/A
If Yes to above, what payment options are available?	Quarterly, Semiannual	N/A
What down payment percentage is required for each?	Quarterly - 40%, Semiannual - 60%	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.