

HO-3

Coverage Worksheet

Homeowners



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.	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 co-insurance penalty may apply.
Minimum Coverage A (Coverage for the dwelling)	\$200,000	N/A
Maximum Coverage A	\$1,750,000 without Underwriting exception.	N/A
Coverage B: Other Structures (Buildings or structures that are not the Primary Structure)		
Covered Causes of Loss	All causes of loss, with certain exclusions.	Yes, see optional coverages.
Loss Settlement	Replacement cost on buildings, actual cash value on structures that are not buildings.	N/A
Coverage Amount (as a percentage of Coverage A)	2% included	Yes, 0% to 15% of the Coverage A limit.
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 added by endorsement.
Pool coverage	Pools that adjoin or abut the dwelling and are not separated from the dwelling by clear space are covered under Coverage A. Pools that are separated from the dwelling by clear space are covered under Coverage B.	Yes, maximum Coverage A and B limits apply.

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Coverage A, B and D: Special Limits		
Cosmetic and Aesthetic Damage to Floors	\$10,000 combined limit for Coverages A and B.	No
Coverage C: Personal Property (Special Limits apply to all causes of loss)		
Covered Causes of Loss	Named Perils	Yes
Loss Settlement (Replacement Cost or Actual Cash Value)	Actual Cash Value	Yes, replacement cost endorsement is available.
Coverage Amount (as a percentage of Coverage A)	25% included	Option to exclude (0%) or buy 50% or 75%.
Coverage C: Personal Property Special Limits (Special Limits apply to all causes of loss)		
Theft away from premises	10% of the Coverage C limit or \$1,000, whichever is greater.	No
Money, bank notes, etc.	\$250	No
Securities, deeds, etc.	\$1,500	No
Watercraft (other than personal watercraft, which are excluded)	\$1,500	No
Trailers not used with watercraft	\$1,500	No
Jewelry/furs	\$1,500	No
Firearms	\$2,500	No
Silverware	\$2,500	No
Business property on premises	\$2,500	No
Business property off premises	1% of the limit shown for Coverage A or \$3,000, whichever is higher.	No
Electronic apparatus	\$1,500	No
Refrigerated property on premises	\$500	No
Refrigerated property off premises	Not included	No
Reasonable Emergency Measures Limit		
Costs incurred solely to protect property from further damage or unwanted entry, resulting from a covered loss	1% of the limit shown for Coverage A or \$3,000, whichever is higher.	N/A
Coverage D: Loss of Use (As a percentage of Coverage A)	10%	No
Coverage L: Liability	\$100,000	Yes, \$300,000, \$400,000 and \$500,000.

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Coverage M: Medical Payments	\$2,000	Yes, up to \$5,000.
Additional Coverages		
Debris Removal (Trees – Wind)	\$1,000 Aggregate, \$500 for any single tree.	No
Credit Card, Fund Transfer, Forgery and Counterfeit Money	\$500	No
Loss Assessment	\$1,000	No
Optional Coverages		
Animal Liability	Excluded	Yes, option to purchase \$25,000 liability sub-limit and \$2,000 medical payments.
Earthquake Coverage	Not covered	No
Extended/increased replacement cost on dwelling	Excluded	No
Golf Cart	Excluded	No
Identity Theft or Identity Fraud Expense Coverage	Excluded	Not at this time.
Incidental Occupancy	Excluded	No
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property	\$10,000	option to purchase \$25,000 or \$50,000.
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II – Liability	\$50,000	No
Windstorm or Hail Exclusion	Available	Yes, can be excluded.
Ordinance or Law (As a percentage of Coverage A)	25% of Coverage A	option to purchase 10% or 50% of Coverage A.
Sinkhole	Not covered	Yes, Sinkhole Coverage is available. (Sinkhole-specific deductible applies).
Scheduled Personal Property	Not available	No
Water Backup of Sewers and Drains or Sump Overflow	Not included	Yes
Loss Reporting and Repair Limitations		
Permanent repairs made without company authorization	Not covered except for Reasonable Emergency Measures; there is no coverage for repairs that begin the earlier of 72 hours after we are notified of the loss, the time of the loss inspection by us, or the time other approval by us.	N/A

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Water Loss Limitations		
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 re-plumbed.
Is there a <i>complete</i> 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	Yes
Is there a coverage limitation restricting tear-out, and are repairs only to the portion of the plumbing system or appliance that caused the loss?	Yes	No
Roof Loss Settlement		
Actual Cash Value Loss Settlement due to age of roof?	Available	Roof Surface Payment Schedule is available to purchase.
Actual Cash Value Roof Loss Settlement due to roof type?	Available	Roof Surface Payment Schedule is available to purchase.
Claims Handling		
Preferred Contractor (managed repair) – optional	No	Not at this time.
Preferred Contractor (managed repair) – mandatory	No	Not at this time.
How is Additional Living Expense paid/administered?	Check	N/A
Other		
Wind Mitigation Credits	Available	Yes, credits are subject to results from features specified on Wind Mitigation Inspection.
Deductible Options		
Hurricane Deductibles (As a percentage of Coverage A)	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, \$5,000, or \$10,000. Minimum deductible based upon Coverage A limit subject to buy down.	N/A

Payment Options		
Are payment plans available, other than full-pay?	Yes	N/A
If Yes to above, what payment options are available?	2-pay, 4-pay	N/A
What down payment percentage is required for each?	100%, 60%, 40%	N/A
Is premium finance available/acceptable?	No	Not at this time.

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. Please refer to your Citizens policy or contact your agent if you have questions about your Citizens coverage.