Depopulation HO3 Coverage Comparison for Citizens and Trident

Coverage Types	Coverage Details		Can the coverage be added, changed, excluded, or the limit increased?	
	Citizens	Trident Reciprocal	Citizens	Trident Reciprocal
Coverage A: Dwelling (Primary Structure)				
Covered Causes of Loss	All causes of loss, with certain exclusions	All causes of loss, with certain exclusions.	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 (Coverage for the dwelling)	$25,000	**$200,000**	No	N/A
Maximum Coverage A	Less than $700,000 except Miami-Dade and Monroe: less than $1,000,000.	**$1,750,000 without Underwriting exception.**	No	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	All causes of loss, with certain exclusions.	No	**Yes, see optional coverages.**
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	N/A
Coverage Amount (as a percentage of Coverage A)	2%	2% included	Yes, limits of 5-60% in 5% increments available. Coverage can also be excluded (0%).	Yes, 0% to 15% of the Coverage A limit
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.	Excludes screen enclosures, carports, patio covers, and similar structures.	No	Excluded unless coverage is added by endorsement.
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.	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, B, and C limits apply.	Yes, maximum Coverage A and B limits apply.
Coverage A and B: Special Limits				
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	**Included**	**Yes: Maximum Coverage A and B limits apply when repairs are made through the Managed Repair Contractor Network Program**	No
Cosmetic and Aesthetic Damage to Floors	N/A	$10,000 combined limit for Coverages A and B.	N/A	No

As of February 2026 Assumption

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Coverage C: Personal Property (Special Limits apply to all causes of loss)				
Covered Causes of Loss	Named Peril	Named Peril	No	Yes
Loss Settlement (Replacement Cost or Actual Cash Value)	Actual Cash Value	Actual Cash Value	Yes, Replacement Cost available	Yes, replacement cost endorsement is available
Coverage Amount (as a percentage of Coverage A)	25%	25% Included	Yes, limits of 25-50% available. Coverage can also be excluded (0%).	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	Not covered	**10% of the Coverage C limit or $1,000, whichever is greater.**	No	No
Money, bank notes, etc.	$200 limit	**$250**	No	No
Securities, deeds, etc.	$1,000 limit	**$1,500**	No	No
Watercraft (other than personal watercraft, which are excluded)	$1,000 limit	**$1,500**	No	No
Trailers not used with watercraft	$1,000 limit	**$1,500**	No	No
Jewelry/furs	$1,000 limit	**$1,500**	No	No
Firearms	$2,000 limit	**$2,500**	No	No
Silverware	$2,500 limit	$2,500	No	No
Business property on premises	$2,500 limit	$2,500	No	No
Business property off premises	$250 limit	**1% of the limit shown for Coverage A or $3,000, whichever is higher.**	No	No
Portable electronic equipment	$1,000 limit	**$1,500**	No	No
Refrigerated property on premises	$500 limit	$500	No	No
Refrigerated property off premises	Not covered	Not included	No	No
Reasonable Emergency Measures Limit				
Costs incurred solely to protect property from further damage or unwanted entry, resulting from a covered loss	A $3,000 limit applies to accidental discharge or overflow of water from a plumbing, HVAC, appliance or fire sprinkler system. A separate 2% of Coverage A limit applies to temporary protective roof coverings.	1% of the limit shown for Coverage A or $3,000, whichever is higher.	**Yes, the $3,000 limit does not apply when emergency non-weather water removal measures are made through the Emergency Water Removal Services program.**	N/A
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	Applies to accidental discharge of water from a plumbing, HVAC, appliance or fire sprinkler system. No deductible applies.	Up to Coverage A or Coverage B limits will apply if written consent is provided and the policyholder executes a contract with the preferred contractor.	No	No
Coverage D: Loss of Use (as a percentage of Coverage A)	10%	10%	No	No
Coverage E: Liability	$100,000 limit	$100,000	No	**Yes, option to purchase $300,000 or $400,000.**
Coverage F: Medical Payments	$2,000 limit	$2,000	No	**Yes, up to $5,000.**

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Additional Coverages				
Debris Removal (Trees – Wind)	**$1,500 limit; $1,000 max per tree**	$1,000 Aggregate, $500 for any single tree	No	No
Loss Assessment	$1,000 limit	$1,000 limit	No	No
Optional Coverages				
Animal Liability	Not covered	Excluded	No	**Yes, option to purchase $25,000 liability sub-limit and $2,000 medical payments.**
Earthquake Coverage	Not covered	Not covered	No	No
Extended/increased replacement cost on dwelling	Not covered	Excluded	No	No
Golf Carts and Low-Speed Vehicles	Not covered	Excluded	No	No
Identity Theft or Identity Fraud Expense Coverage	Not covered	Excluded	No	Not at this time.
Incidental Occupancy	Not covered	Excluded	No	No
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I - Property	$10,000 limit	$10,000	No	**Option to purchase $25,000 or $50,000.**
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II - Liability	$50,000 limit	$50,000	No	No
Windstorm or Hail Exclusion	No	**Available**	Yes, the peril of Windstorm or Hail can be excluded.	Yes, can be excluded
Ordinance or Law (as a percentage of Coverage A)	25%	25% of Coverage A	Yes, 50% limit available	Option to purchase 10% or 50% of Coverage A.
Sinkhole	Not covered	Not covered	Yes, Sinkhole Coverage available. (Sinkhole-specific deductible applies)	Yes, Sinkhole Coverage is available (Sinkhole-specific deductible applies).
Scheduled Personal Property	Not covered	Not available	No	No
Water Backup of Sewers and Drains or Sump Overflow	Not covered	Not included	No	**Yes**
Credit cards, Fund Transfer Cards, Forgery, Counterfeit Money, Cryptocurrency, etc.	Not covered	**$500**	No	No
Trampolines, Ramps, Diving Boards, Pool Slides, Bounce Houses, Zip Lines, Empty Pools, etc.	Not covered	Excluded	No	No
Homeshare Hosting	Not covered	Excluded	No	No

Coverage Types	Coverage Details		Can the coverage be added, changed, excluded, or the limit increased?	
	CITIZENS	TRIDENT RECIPROCAL	CITIZENS	TRIDENT RECIPROCAL
Loss Reporting and Repair Limitations				
Permanent repairs made without company authorization	Not covered. Exception for Reasonable Emergency Measures (see above)	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.	No	N/A
Water Loss Limitations				
Is water damage coverage limited based on the age of dwelling?	No	**Yes, $10,000 applied when home is older than 40 years old.**	No	**Yes, option to remove coverage limitation if the complete home is re-plumbed.**
Is there a complete water damage exclusion?	No	**Yes**	No	**Available for a lower premium.**
If water damage is excluded, is a buy-back offered?	N/A	**This is an optional endorsement for policies that have been assumed from Citizens until their fourth Renewal with Trident.**	N/A	**Yes**
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	Yes	No	No
Roof Loss Settlement Limitations				
Actual Cash Value Loss Settlement due to age of roof?	No	**Available**	N/A	**Roof Surface Payment Schedule is available to purchase.**
Actual Cash Value Roof Loss Settlement due to roof type?	No	**Available**	N/A	**Roof Surface Payment Schedule is available to purchase.**
Deductible Options				
Hurricane Deductibles (as a percentage of Coverage A)	$500, 2%, 5%, 10%	2%, 5%, 10%. Minimum deductible subject to Coverage A limit.	Available deductible options based on Coverage A amount.	Available deductible options based upon Coverage A amount.
All Other Peril Deductibles	$500, $1,000, $2,500	$500, $1,000, $2,500, $5,000, or $10,000. Minimum deductible based upon Coverage A limit subject to buy down.	Available deductible options based on Coverage A amount.	N/A

	Citizens	Trident Reciprocal
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.
Claims Handling		
Preferred Contractor (managed repair) – optional	**Yes**	No
Preferred Contractor (managed repair) – mandatory	No	No
How is Additional Living Expense paid/administered?	Check	Check
Payment Options		
Are payment plans available, other than full-pay?	Yes	Yes
If Yes to above, what payment options are available?	Quarterly or semiannual	2-pay, 4-pay
What down payment percentage is required for each?	40% for quarterly 60% for semiannual	100%, 60%, 40%
Is premium finance available/acceptable?	**Yes, a copy of the premium finance company contract is required with new and renewal policies.**	No