Depopulation DP-3 Coverage Comparison for Citizens and Trident

Coverage Types	Coverage Details		Can the coverage be added, changed, excluded, or the limit increased?	
	CITIZENS PROPERTY INSURANCE CORPORATION	TRIDENT RECIPROCAL	CITIZENS PROPERTY INSURANCE CORPORATION	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 coinsurance penalty may apply.
Minimum Coverage A (Coverage for the dwelling)	$15,000	**$200,000**	No	No
Maximum Coverage A	Less than $700,000 except Miami-Dade and Monroe where coverage must be less than $1,000,000.	**$3,000,000, subject to underwriting review.**	No	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.	All causes of loss with certain exclusions	No	No
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	No
Coverage Amount (as a percentage of Coverage A)	2%	2%	Yes, limits of 5- 60% in 5% increments available. Coverage can also be excluded (0%).	Yes, limits of 5%-10% in 5% increments available. Coverage can also be excluded (0%).
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 covering of thatch, grass, palm, lattice, slats, or similar material is not covered.	Excludes screen enclosures, carports, patio covers, and similar structures are covered under Coverage A if attached to the dwelling. Coverage B if unattached.	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.	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.	Yes, maximum Coverage A, B, and C limits apply.

As of February 2026 Assumption

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	CITIZENS PROPERTY INSURANCE CORPORATION	TRIDENT RECIPROCAL	CITIZENS PROPERTY INSURANCE CORPORATION	TRIDENT RECIPROCAL
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.	$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 Managed Repair Contractor Network Program.	Yes: Maximum Coverage A and B limits apply when repairs are made through the Preferred Contractor Network Program.
Coverage C: Personal Property				
Covered Causes of Loss	Named Peril	Named Peril	No	No
Loss Settlement (Replacement Cost or Actual Cash Value)	Actual Cash Value	Actual Cash Value	No	No
Coverage Amount (as a percentage of Coverage A)	25%	25%	Yes, limits up to 50% available. Coverage also can be excluded (0%).	Yes, limits up to 50% available. Coverage also can be lowered ($5,000 min).
Coverage C: Personal Property Special Limits				
Theft away from premises	Not covered	Not covered	No	No
Money, bank notes, etc.	Not covered	Not covered	No	No
Securities, deeds, etc.	Not covered	Not covered	No	No
Watercraft (other than personal watercraft, which are excluded)	Not covered	Not covered	No	No
Trailers not used with watercraft	Not covered	Not covered	No	No
Jewelry/furs	Not covered	Not covered	No	No
Firearms	Not covered	Not covered	No	No
Silverware	Not covered	Not covered	No	No
Business property on premises	Not covered	Not covered	No	No
Business property off premises	Not covered	Not covered	No	No
Portable electronic equipment	Not covered	Not covered	No	No
Refrigerated property on premises	$500 limit	Not covered	No	No
Refrigerated property off premises	Not covered	Not covered	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.	The greater of $3,000 or 1% of the limit shown for Coverage A.	Yes, the $3,000 limit does not apply when emergency non-weather water removal measures are made through the Emergency Water Removal Services program.	Yes. Insured may request to exceed the limit.
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 limits – through preferred repair program.	No	No
Coverage D: Fair Rental Value and Coverage E: Loss of Use (as a percentage of Coverage A)	10%	10%	No	No
Coverage L: Liability	$100,000 limit (optional)	$100,000 limit (optional)	No	$300,000 also available option
Coverage M: Medical Payments	$2,000 limit (optional)	$2,000 limit (optional)	No	No
Additional Coverages				
Debris Removal (Trees – Wind)	Not covered	Yes, $500 per occurrence	No	No

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Loss Assessment	Not Covered except for $2,000 for Condominium Unit Owners	Not covered	No	No
Optional Coverages				
Animal Liability	Not covered	Not covered	No	No
Earthquake Coverage	Not covered	Not covered	No	No
Extended/increased replacement cost on dwelling	Not covered	Not covered	No	No
Golf Carts and Low-Speed Vehicles	Not covered	Not covered	No	No
Identity Theft or Identity Fraud Expense Coverage	Not covered	Not covered	No	No
Incidental Occupancy	Not covered	Not covered	No	No
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property.	$10,000 limit	$10,000 limit	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 limit	No	No
Windstorm or Hail Exclusion	No	No	Yes, the peril of Windstorm or Hail can be excluded	Windstorm or Hail coverage can be excluded.
Ordinance or Law (as a percentage of Coverage A)	Not covered	Not covered	No	No
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 covered	No	No
Water Backup of Sewers and Drains or Sump Overflow	Not covered	Not covered	No	**Yes, $5,000 of coverage. $250 deductible**
Credit Cards, Fund Transfer Cards, Forgery, Counterfeit Money, Cryptocurrency, etc.	Not covered	Not covered	No	No
Trampolines, Ramps, Diving Boards, Pool Slides, Bounce Houses, Zip Lines, Empty Pools, etc.	Not covered	Not covered	No	No
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 (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	No
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 replumbed.**
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?	No	**This is an optional endorsement for policies that have been assumed from Citizens until their fourth Renewal with Trident.**	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?	Yes	Yes	No	No

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Roof Loss Settlement Limitations				
Actual Cash Value Loss Settlement due to age of roof?	No	No	N/A	No
Actual Cash Value Roof Loss Settlement due to roof type?	No	No	N/A	N/A
Deductible Options				
Hurricane Deductibles (as a percentage of Coverage A)	$500, 2%, 5%, 10%	$500, 2%, 5%, 10%. Minimum deductible subject to Coverage A limit.	N/A	Available deductible options based upon Coverage A amount.
All Other Peril Deductibles	$500, $1,000, $2,500	$500, $1,000, $2,500. Minimum deductible subject to Coverage A limit	N/A	N/A

	CITIZENS PROPERTY INSURANCE CORPORATION	TRIDENT RECIPROCAL
Other		
Wind Mitigation Credits	Yes. Credits are dependent upon wind-resistive features installed.	Yes, Credits are dependent upon wind-resistive features installed.
Claims Handling		
Preferred Contractor (managed repair) – optional	Yes	Yes
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	Quarterly or semiannual
What down payment percentage is required for each?	40% for quarterly 60% for semiannual	40% for quarterly 60% for semiannual
Is premium finance available/acceptable?	**Yes. A copy of the premium finance company contract is required with new and renewal policies.**	No