# Depopulation DP-3 Coverage Comparison for Citizens and Mangrove

| Coverage Types | Coverage Details | | Can the coverage be added, changed, excluded, or the limit increased? | |
|---|---|---|---|---|
| | CITIZENS PROPERTY INSURANCE CORPORATION | MANGROVE PROPERTY INSURANCE | CITIZENS PROPERTY INSURANCE CORPORATION | MANGROVE PROPERTY INSURANCE |
| **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) | $15,000 | $15,000 | No | No |
| Maximum Coverage A | Less than $700,000, except Miami-Dade and Monroe, where coverage must be less than $1,000,000. | Less than $700,000 except Miami-Dade and Monroe where coverage must be less than $1,000,000. | 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 also can be excluded (0%). | Yes, limits of 5% - 60% 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. | Carports, porches, aluminum framed screened enclosures, screen pool cages or similar structures with a roof or 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. | No | No |
| 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 October 2025 Assumption

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| **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 | Subject to $10,000 cap limit, applies to incidents like burst pipes, malfunctioning appliances (dishwasher, washing machine), or sudden plumbing failures. | **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 limit on coverage applies and is the most we will pay for all cosmetic and aesthetic damage, caused by an accidental discharge or overflow of water or steam subject to policy.** | N/A | No |
| **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 excluded (0%). |
| **Coverage C: Personal Property Special Limits (Special Limits apply to all causes of loss)** | | | | |
| 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 | $500 | No | No |
| Refrigerated property off premises | Not covered | Not covered | No | No |

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| **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. | A $3,000 limit applies to accidental discharge or overflow of water from a plumbing, HVAC, appliance or fire sprinkler system. | 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: This limit does Not apply when emergency non-weather water removal measures are made through the Emergency Water Removal Services program. |
| 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.** | No | 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 | No |
| Coverage M: Medical Payments | $2,000 limit (optional) | $2,000 limit (optional) | No | No |
| **Additional Coverages** | | | | |
| Debris Removal (Trees – Wind) | Not covered | Not covered | No | No |
| Loss Assessment | Not covered except for $2,000 for Condominium Unit Owners | Not covered except for $2,000 for Condominium Unit Owners | 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 | **Limited coverage included** | 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 | No |
| 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. | Yes, the peril of Windstorm or Hail 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 is available. (Sinkhole-specific deductible applies.) | Yes, Sinkhole Coverage available – specific deductible applies. |

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| Scheduled Personal Property | Not covered | Not covered | No | No |
| Water Backup of Sewers and Drains or Sump Overflow | Not covered | Not covered | No | No |
| 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. Exceptions: For Reasonable Emergency Measures (see above) or; For permanent repairs that begin the earlier of 72 hours after the loss is reported to company, the time of loss inspection or the time of other approval. | No | No |
| **Water Loss Limitations** | | | | |
| Is water damage coverage limited based on the age of dwelling? | No | No | No | No |
| Is there a complete water damage exclusion? | No | No | No | No |
| If water damage is excluded, is a buy-back offered? | No | N/A | 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 |
| **Roof Loss Settlement Limitations** | | | | |
| Actual Cash Value Loss Settlement due to age of roof? | No | No | N/A | N/A |
| 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% | N/A | N/A |
| All Other Peril Deductibles | $500, $1,000, $2,500 | $500, $1,000, $2,500 | N/A | N/A |

| | CITIZENS PROPERTY INSURANCE CORPORATION | MANGROVE PROPERTY INSURANCE |
|---|---|---|
| **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<br>60% for Semiannual | 40% Quarterly; 60% Semiannual |
| Is premium finance available/acceptable? | **Yes, a copy of the premium finance company contract is required with new and renewal policies.** | No |