

DP-3 C

Coverage Worksheet Dwelling Fire Condominium



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)	\$1,000	Yes
Maximum Coverage A	\$200,000 except in Wind-Only Eligible Areas where Coverage A and Coverage C combined must be less than \$700,000. In Miami-Dade and Monroe coverage must be less than \$1,000,000.	No
Coverage B: Other Structures (Buildings or structures that are not the Primary Structure)		
Covered Causes of Loss	N/A	N/A
Loss Settlement	N/A	N/A
Coverage Amount (as a percentage of Coverage A)	N/A	N/A
Coverage A note	Screened enclosures, carports, patios, and other structures attached to the mobile home are covered under Coverage A. Coverage B screened enclosures, porches and other structures open to the weather, with limited exception, are not covered.	No
Pool coverage	In-ground pools with pavers or a slab that adjoin or abut the dwelling are covered under Coverage A. Above-ground pools are covered as personal property, Coverage C.	Yes, Maximum Coverage A and C limits apply

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Coverage A, D and E: Special Limits		
Cosmetic and Aesthetic Damage to Floors	\$10,000 combined limit for Coverages A, D and E	No
Coverage C: Personal Property		
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)	Minimum Coverage C: \$6,000 Maximum Coverage C: \$200,000 Maximum Coverage A and Coverage C combined must be less than \$700,000 in Wind-only areas except in Miami-Dade and Monroe where coverage must be less than \$1,000,000.	N/A
Coverage C: Personal Property Special Limits (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
Electronic apparatus	Not covered	No
Refrigerated property on premises	\$500 limit	No
Refrigerated property off premises	Not covered	No
Reasonable Emergency Measures Limit		
Costs incurred solely to protect property from further damage, or unwanted entry, resulting from a covered loss	Greater of \$3,000 or 1% of Coverage A. May be exceeded with approval of the company.	N/A
Coverage D: Fair Rental Value and Coverage E: Loss of Use (as a percentage of Coverage A)	10%	No
Coverage L: Liability	\$100,000 limit (optional)	No

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Coverage M: Medical Payments	\$2,000 limit (optional)	No
Additional Coverages		
Debris Removal (Trees – Wind)	Not covered	No
Credit Card, Fund Transfer, Forgery and Counterfeit Money	Not covered	No
Loss Assessment	\$2,000 limit	No
Optional Coverages		
Animal Liability	Not covered	No
Earthquake Coverage	Not covered	No
Extended/increased replacement cost on dwelling	Not covered	No
Golf Cart	Limited Coverage included	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	No
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II – Liability	\$50,000 limit	No
Windstorm or Hail Exclusion	No	Yes, the peril of Windstorm or Hail can be excluded.
Ordinance or Law (as a percentage of Coverage A)	Not covered	No
Sinkhole	Included in policy	No
Scheduled Personal Property	Not covered	No
Water Backup of Sewers and Drains or Sump Overflow	Not covered	No
Loss Reporting and Repair Limitations		
Permanent repairs made without company authorization	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.	N/A
Water Loss Limitations		
Is water damage coverage limited based on the age of dwelling?	No	No

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Is there a <i>complete</i> water damage exclusion?	No	No
If water damage is excluded, is a buy-back offered?	N/A	N/A
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?	No	N/A
Actual Cash Value Roof Loss Settlement due to roof type?	No	N/A
Claims Handling		
Preferred Contractor (managed repair) – optional	No	N/A
Preferred Contractor (managed repair) – mandatory	No	N/A
How is Additional Living Expense paid/administered?	Check	N/A
Other		
Wind Mitigation Credits	Available	Yes. Credits are dependent upon wind resistive features installed.
Deductible Options		
Hurricane Deductibles (as a percentage of Coverage C)	\$500, 2%, 5%, 10%	N/A
All Other Peril Deductibles	\$500, \$1,000, \$2,500	N/A
Payment Options		
Are payment plans available, other than full-pay?	Yes	N/A
If Yes to above, what payment options are available?	Quarterly or semi-annual	N/A
What down-payment percentage is required for each?	40% for quarterly 60% for semi-annual	N/A
Is premium finance available/acceptable?	Yes. A copy of premium finance company contract is required with new and renewal policy.	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. Please refer to your Citizens policy, or contact your agent if you have questions about your Citizens coverage.