HO-4

Coverage Worksheet
Tenant Contents

CITIZENS
PROPERTY INSURANCE CORPORATION

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	N/A	N/A
Loss Settlement (Replacement Cost or Actual Cash Value)	N/A	N/A
Minimum Coverage A (Coverage for the dwelling)	N/A	N/A
Maximum Coverage A	N/A	N/A
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 and D: Special Limits		
Cosmetic and Aesthetic Damage to Floors	N/A	N/A
Coverage C: Personal Property		
Covered Causes of Loss	Named Peril	No
Loss Settlement (Replacement Cost or Actual Cash Value)	Actual Cash Value	Yes. Replacement Cost available
Coverage Amount	Minimum: $6,000 Maximum: $100,000 or less than $700,000 in Wind-only area with Wind coverage except in Miami-Dade and Monroe where coverage must be less than $1,000,000.	N/A
Coverage C note	Structures such as aluminum framed screened enclosures, screen pool cages or similar structures enclosed by screens on more than one side, constructed to be open to the weather are not covered. Any structure that has a roof, exterior wall, or covering of thatch, grass, palm, lattice, slats, or similar material is not covered.	No

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
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.	$200 limit	No
Securities, deeds, etc.	$1,000 limit	No
Watercraft (other than personal watercraft, which are excluded)	$1,000 limit	No
Trailers not used with watercraft	$1,000 limit	No
Jewelry/furs	$1,000 limit	No
Firearms	$2,000 limit	No
Silverware	$2,500 limit	No
Business property on premises	$2,500 limit	No
Business property off premises	$250 limit	No
Electronic apparatus	$1,000 limit	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	N/A	N/A
Coverage D: Loss of Use (as a percentage of Coverage C)	10%	No
Coverage E: Liability	$100,000 limit	No
Coverage F: Medical Payments	$2,000 limit	No
Additional Coverages		
Debris Removal (Trees – Wind)	$500 limit	No
Credit Card, Fund Transfer, Forgery and Counterfeit Money	$500 limit	No
Loss Assessment	$1,000 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

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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	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	N/A	N/A
Water Loss Limitations		
Is water damage coverage limited based on the age of dwelling?	No	No
Is there a *complete* 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?	No	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

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
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%	Available deductible options based on Coverage C amount
All Other Peril Deductibles	$500, $1,000, $2,500	Available deductible options based on Coverage C amount
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.