

HO-6

Coverage Worksheet Condominium Unit Owners



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
Minimum Coverage A (Coverage for the dwelling)	\$1,000; included in the policy	Yes
Maximum Coverage A	Coverages A and C combined must be less than \$700,000, except in Miami-Dade and Monroe, where 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 and B note	Carpports, 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.	No
Pool coverage	Coverage A if adjoined to or abut the dwelling. Coverage C if above-ground pool.	Yes, maximum Coverage A and C limits apply.
Coverage C: Personal Property (Special Limits apply to all causes of loss)		
Covered Causes of Loss	Named Peril	No
Loss Settlement (Replacement Cost or Actual Cash Value)	Actual Cash Value	Yes, Replacement Cost available

HO-6

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Coverage Amount	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.	\$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
Portable electronic equipment	\$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	Greater of \$3,000 or 1% of Coverage A. May be exceeded with approval of the company.	No

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Coverage D: Loss of Use (as a percentage of Coverage C)	20%	No
Coverage E: Liability	\$100,000 limit	No
Coverage F: Medical Payments	\$2,000 limit	No
Additional Coverages		
Debris Removal (Trees – Wind)	\$1,500 limit; \$1,000 max per tree	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 Carts and Low-Speed Vehicles	Not covered	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)	25%	Yes, 50% limit available.
Sinkhole	Included in policy	No
Scheduled Personal Property	Not covered	No
Water Backup of Sewers and Drains or Sump Overflow	Not covered	No
Credit cards, Fund Transfer Cards, Forgery, Counterfeit Money, Cryptocurrency, etc.	Not covered	No
Trampolines, Ramps, Diving Boards, Pool Slides, Bounce Houses, Zip Lines, Empty Pools, etc.	Not covered	No
Homeshare Hosting	Not covered	No

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Loss Reporting and Repair Limitations		
Permanent repairs made without company authorization	Not covered. Exception for Reasonable Emergency Measures (see above)	No
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 repair only to the portion of the plumbing system or appliance that caused the loss?	Yes	No
Roof Loss Settlement Limitations		
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	\$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.

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Payment Options		
Are payment plans available, other than full-pay?	Yes	N/A
If Yes to above, what payment options are available?	Quarterly or semiannual	N/A
What down payment percentage is required for each?	40% for quarterly 60% for semiannual	N/A
Is premium finance available/acceptable?	Yes, a copy of the premium finance company contract is required with new and renewal policies.	N/A

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