

# HO-3

## Coverage Worksheet Homeowners



Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
<b>Standard Coverages</b>		
<b>Coverage A: Dwelling</b> (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)	\$125,000	No
Maximum Coverage A	\$600,000 and up to \$1,500,000 for 2002 and newer homes	Coverage can be increased with a Replacement Cost Estimator.
<b>Coverage B: Other Structures</b> (Buildings or structures that are not the Primary Structure)		
Covered Causes of Loss	All causes of loss, with certain exclusions	No
Loss Settlement	Replacement Cost on buildings, Actual Cash Value on structures that are not buildings.	No
Coverage Amount (as a percentage of Coverage A)	2%	Yes, limit can be increased to 5%, 10% or 20% of Coverage A.
Coverage A and B note	Structures such as aluminum framed screened enclosures, screened 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 for hurricane damages.	No
Pool coverage	In ground swimming pools including permanently installed equipment such as pumps and filters are covered under Coverage A. Above-ground pools are covered as personal property, Coverage C.	Yes, maximum Coverage A, B and C limits apply

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<b>Coverage A, B and D: Special Limits</b>		
Cosmetic and Aesthetic Damage to Floors	No special limit	N/A
<b>Coverage C: Personal Property</b>		
Covered Causes of Loss	Named Perils	No
Loss Settlement (Replacement Cost or Actual Cash Value)	Actual Cash Value	Yes, Replacement Cost available.
Coverage Amount (as a percentage of Coverage A)	25%	Yes, limits of 50% and 75% available. Coverage also can be excluded (0%).
<b>Coverage C: Personal Property Special Limits</b> (Special Limits apply to all causes of loss)		
Theft away from premises	Yes	N/A
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	No special limit	N/A
Refrigerated property off premises	Not covered	No
<b>Reasonable Emergency Measures Limit</b>		
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
<b>Coverage D: Loss Of Use</b> (as a percentage of Coverage A)	10%	No

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
<b>Coverage E: Liability</b>	\$100,000 limit	Yes, limit of \$300,000 is available.
<b>Coverage F: Medical Payments</b>	\$5,000 limit	No
<b>Additional Coverages</b>		
Debris Removal (Trees – Wind)	\$500 limit	No
Credit Card, Fund Transfer, Forgery and Counterfeit Money	\$500 limit	No
Loss Assessment	\$1,000 limit	No
<b>Optional Coverages</b>		
Animal Liability	Not covered	No
Earthquake Coverage	Not covered	No
Extended/increased replacement cost on dwelling	Not covered	No
Golf Cart	Limited Coverage Included	Yes, \$5,000 PD/Liability Policy limit up to \$300,000.
Identity Theft or Identity Fraud Expense Coverage	Not included	Yes, \$25,000 limit for expenses.
Incidental Occupancy	Not included	No
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property	\$10,000 limit	\$25,000 and \$50,000
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II – Liability	\$50,000 limit	No
Windstorm or Hail Exclusion	No, except in the Wind Pool.	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	Not covered	Yes, Sinkhole Coverage available.
Scheduled Personal Property	Not covered	No
Water Backup of Sewers and Drains or Sump Overflow	Not covered	\$5,000 limit available.
<b>Loss Reporting and Repair Limitations</b>		
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

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<b>Water Loss Limitations</b>		
Is water damage coverage limited based on the age of dwelling?	Yes, homes over 40 years old have a \$10,000 limit.	No
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?	No	No
<b>Roof Loss Settlement</b>		
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
<b>Claims Handling</b>		
Preferred Contractor (managed repair) – optional	N/A	N/A
Preferred Contractor (managed repair) – mandatory	Yes	N/A
How is Additional Living Expense paid/administered?	As incurred per policy limit.	N/A
<b>Other</b>		
Wind Mitigation Credits	Available	Yes, credits dependent upon wind-resistive features installed.
<b>Deductible Options</b>		
Hurricane Deductibles (as a percentage of Coverage A)	\$500, 2%, 5%, 10%	Available deductible options based on Coverage A amount
All Other Peril Deductibles	\$500, \$1,000, \$2,500	Available deductible options based on Coverage A amount
<b>Payment Options</b>		
Are payment plans available, other than full-pay?	Yes	N/A
If Yes to above, what payment options are available?	Semi-Annual Quarterly	N/A

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What down payment percentage is required for each?	Semi Annual – 60% Quarterly – 40%	N/A
Is premium finance available/acceptable?	No	N/A
<b>Other Coverages or Special Limits</b>		
Replacement Cost coverage for Personal Property (Coverage C)	Available for coverage limits of 15%, 25%, 50% or 75%.	
Accidental Death	\$2,000 per insured adult and \$500 per insured child.	

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