

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	No
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)	\$6,000	N/A
Maximum Coverage A	\$250,000	Yes
Coverage B: Other Structures (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. Note: If the building is insured at less than 80% of its replacement cost, a co-insurance penalty may apply.
Coverage Amount (as a percentage of Coverage A)	2%	Yes, coverage can be excluded (0%) or increased to 5% or 10% of Coverage A.
Coverage A and B note	Pool cages and aluminum carports are not covered. Certain other carports with roof coverings not substantially the same as the primary structure are not covered. Fences are covered at Actual Cash Value.	No
Pool coverage	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.

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Coverage A, B and D: Special Limits		
Cosmetic and Aesthetic Damage to Floors	\$10,000 combined limit for Coverages A, B and D	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 (as a percentage of Coverage A)	40% limit	Yes, limits of 25% and 100% available.
Coverage C: Personal Property Special Limits (Special Limits apply to all causes of loss)		
Theft away from premises	Yes, some restrictions apply	N/A
Money, bank notes, etc.	\$200 limit	N/A
Securities, deeds, etc.	\$1,000 limit	N/A
Watercraft (other than personal watercraft, which are excluded)	\$1,000 limit	N/A
Trailers not used with watercraft	\$1,000 limit	N/A
Jewelry/furs	\$1,000 limit	N/A
Firearms	\$2,000 limit	N/A
Silverware	\$2,500 limit	N/A
Business property on premises	\$2,500 limit	N/A
Business property off premises	\$250 limit	N/A
Electronic apparatus	\$1,000 limit	N/A
Refrigerated property on premises	\$500 limit	N/A
Refrigerated property off premises	Not covered	N/A
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 A)	10%	No

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Coverage E: Liability	\$100,000 limit	\$300,000 limit.
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	Not covered	No
Identity Theft or Identity Fraud Expense Coverage	Not included	No
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)	Not covered	N/A
Sinkhole	Not covered	N/A
Scheduled Personal Property	Not covered	N/A
Water Backup of Sewers and Drains or Sump Overflow	Not covered	N/A
Loss Reporting and Repair Limitations		
Permanent repairs made without company authorization	N/A	N/A

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Water Loss Limitations		
Is water damage coverage limited based on the age of dwelling?	No	No
Is there a <i>complete</i> water damage exclusion?	N/A	N/A
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	N/A
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	N/A	N/A
Preferred Contractor (managed repair) – mandatory	Yes	N/A
How is Additional Living Expense paid/administered?	As incurred per policy limit.	No
Other		
Wind Mitigation Credits	Available	Yes, credits dependent upon wind-resistive features installed.
Deductible Options		
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
Payment Options		
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
Other Coverages or Special Limits		
None	N/A	N/A

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