

# 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)	\$25,000	No
Maximum Coverage A	\$1,000,000	No
<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)	10% included	Yes, Available limits are: Excluded (0%), 2%, 5% or may increase up to 70% of the Coverage A limit.
Coverage A and B 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 for hurricane damages.	Yes, but only for aluminum framed screened enclosures, screen pool cages or similar structures enclosed by screens on more than one side. If endorsed with <i>Hurricane – Limited Screen Enclosures and Carports Coverage</i> . There is <u>no</u> coverage option for 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.

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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
<b>Coverage A and B: Special Limits</b>		
Accidental discharge or overflow of water from a plumbing, HVAC, appliance or fire sprinkler system	\$10,000 combined limit for Coverages A and B; Emergency Water Removal is included within this limit.	Yes: Maximum Coverage A and B limits apply when repairs are made through the Managed Repair Contractor Network Program.
<b>Coverage A, B and D: Special Limits</b>		
Cosmetic and Aesthetic Damage to Floors	\$10,000 combined limit for Coverages A, B and D	No
<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, <i>Personal Property Replacement Cost</i> endorsement is available.
Coverage Amount (as a percentage of Coverage A)	25% included	Yes, Coverage C is available from a minimum 25% to maximum 50%; or the coverage may be excluded (0%).
<b>Coverage C: Personal Property Special Limits</b> (Special Limits apply to all causes of loss)		
Theft away from premises	Yes, up to 10% of the limit shown for Coverage C or \$1,000 whichever is greater.	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	\$1,000 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

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Refrigerated property on premises	\$500 limit	No
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	A \$3,000 limit applies to accidental discharge or overflow of water from a plumbing, HVAC, appliance or fire sprinkler system.	Yes: This limit does not apply when emergency non-weather water removal measures are made through the Emergency Water Removal Services program.
Emergency Water Removal Services: With policyholder consent, allows the company to provide an approved contractor to perform emergency water removal services solely to protect the dwelling and other structures	Applies to accidental discharge of water from a plumbing, HVAC, appliance or fire sprinkler system. No deductible applies.	No
<b>Coverage D: Loss Of Use</b> (as a percentage of Coverage A)	10%	No
<b>Coverage E: Liability</b>	\$100,000	Yes, limit of \$300,000 is available.
<b>Coverage F: Medical Payments</b>	\$2,000	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	Yes, \$3,000 is available.
<b>Optional Coverages</b>		
Animal Liability	Not covered	No
Earthquake Coverage	Not covered	No
Extended/increased replacement cost on dwelling	No	Yes, <i>Increased Replacement Cost on Dwelling</i> endorsement is available.
Golf Cart	Limited Coverage Included	No
Identity Theft or Identity Fraud Expense Coverage	Not included	No
Incidental Occupancy	Not included	Yes, <i>Permitted Incidental Occupancies</i> endorsement is available.
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property	\$10,000 limit	Yes, may elect to increase: <u>Opt 1:</u> \$25,000 Each covered loss \$50,000 Policy Aggregate <u>Opt 2:</u> \$50,000 Each covered loss \$50,000 Policy Aggregate
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II – Liability	\$50,000 limit	No

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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	Catastrophic Ground Cover Collapse is covered as defined by 627.706 of the Florida Statutes.	Yes, Restrictions apply; <i>Sinkhole Loss Coverage</i> is available. (Sinkhole-specific deductible applies; inspection is required at the insured's expense & is subject to underwriter approval)
Scheduled Personal Property	Not included	No
Water Backup of Sewers and Drains or Sump Overflow	Not included	Yes, may add <i>Water Back Up and Sump Overflow</i> endorsement with a \$5,000 limit.
<b>Loss Reporting and Repair Limitations</b>		
Permanent repairs made without company authorization	Not Covered. Exceptions: Except for <i>Reasonable Emergency Measures</i> ; there is no coverage for repairs that begin before the earlier of 72 hours after we are notified of the loss, the time of loss inspection by us, or the time of other approval by us.	N/A
<b>Water Loss Limitations</b>		
Is water damage coverage limited based on the age of dwelling?	No	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?	Yes	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>		

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Preferred Contractor (managed repair) – optional	Yes. Our policyholders are provided with the option of using our managed repair contractor network program.	Refusal to use our managed repair contractor network may limit your covered loss to a limit of \$10,000.
Preferred Contractor (managed repair) – mandatory	No	N/A
How is Additional Living Expense paid/administered?	Check	N/A
<b>Other</b>		
Wind Mitigation Credits	Available	Yes, credits are subject to results from features specified on Wind Mitigation Inspection & color photos.
<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?	Full Pay Semi-Annual Quarterly	N/A
What down payment percentage is required for each?	Full – 100% Semi Annual – 60% Quarterly – 40%	N/A
Is premium finance available/acceptable?	No	N/A
<b>Other Coverages or Special Limits</b>		
Age of Construction	Available discount	
Burglar Alarm	Available discount	
Fire Alarm	Available discount	
Hip Roof	Available discount	
Sprinklers	Available discount	

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.