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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	Named Peril	Yes, Special Coverage A available that changes to all causes of loss, with certain exclusions.
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	\$300,000	Yes
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	N/A	N/A
Pool coverage	N/A	N/A
Coverage A and D: Special Limits		
Cosmetic and Aesthetic Damage to Floors	\$10,000 limit for Coverage A	No
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 is available.
Coverage Amount	Minimum Coverage C: \$6,000 Maximum Coverage C: \$300,000	Yes
Coverage C: Personal Property Special Limits (Special Limits apply to all causes of loss)		
Theft away from premises	Yes	No
Money, bank notes, etc.	\$200	No
Securities, deeds, etc.	\$1,500	No

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Watercraft (other than personal watercraft, which are excluded)	\$1,500	No
Trailers not used with watercraft	\$1,500	No
Jewelry/furs	\$1,500 for theft	Yes, can increase up to \$5,000.
Firearms	\$2,500 for theft	No
Silverware	\$2,500 for theft	Yes, can increase up to \$10,000.
Business property on premises	\$2,500	No
Business property off premises	\$500	No
Portable electronic equipment	\$1,500	No
Refrigerated property on premises	\$500	No
Refrigerated property off premises	No	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.
Coverage D: Loss of Use (as a percentage of Coverage C)	20%	No
Coverage E: Liability	\$100,000	Yes, can increase to \$300,000.
Coverage F: Medical Payments	\$2,000	Yes, can increase to \$5,000.
Additional Coverages		
Debris Removal (Trees – Wind)	\$1,000	No
Loss Assessment	\$2,000	Yes, can increase to \$3,000.
Optional Coverages		
Animal Liability	No	Yes, may purchase \$25,000 liability and \$2,000 med pay.
Earthquake Coverage	No	Yes, may purchase in increments of \$1,000.
Extended/increased replacement cost on dwelling	No	No
Golf Carts and Low-Speed Vehicles	Yes, liability at \$100,000	Yes, may increase liability to \$300,000, and may purchase physical damage \$5,000 per golf cart.

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Identity Theft or Identity Fraud Expense Coverage	No	Yes, can purchase \$25,000.
Incidental Occupancy	Property – 30% of Coverage C	Yes, Liability can be purchased.
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I - Property	\$10,000	Yes, can increase to \$25,000 or \$50,000.
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II - Liability	\$50,000	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, can increase to 50%.
Sinkhole	Yes	No
Scheduled Personal Property	No	Yes, available for specific classes such as jewelry, silverware, guns, antiques, etc.
Water Backup of Sewers and Drains or Sump Overflow	Yes	No
Credit cards, Fund Transfer Cards, Forgery, Counterfeit Money, Cryptocurrency, etc.	\$500	No
Trampolines, Ramps, Diving Boards, Pool Slides, Bounce Houses, Zip Lines, Empty Pools, etc.	Not covered	No
Homeshare Hosting	Not covered	No
Loss Reporting and Repair Limitations		
Permanent repairs made without company authorization	No. Exceptions: For Reasonable Emergency Measures 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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Water Loss Limitations		
Is water damage coverage limited based on the age of dwelling?	Yes, but only if your unit is over 10 years old.	Yes. You can add Full water, Limited Water (5% of Coverage A or \$10,000 whichever is greater) or Exclude water entirely.
Is there a complete water damage exclusion?	No	Yes, optional to exclude.
If water damage is excluded, is a buy-back offered?	Yes	Yes
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 options based on Coverage C amount.
All Other Peril Deductibles	\$500, \$1,000, \$2,500	Available 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?	2-Pay, 4-Pay, and 8-Pay options	N/A
What down payment percentage is required for each?	2-Pay: 60% 4-Pay: 40% 8-Pay: 30%	N/A
Is premium finance available/acceptable?	Yes. A copy of the premium finance company contract is required with a new or renewal policy.	N/A

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