
















# Depopulation HO3 Coverage Comparison for Citizens and Southern Oak

Coverage Types	Coverage Details		Can the coverage be added, changed, excluded, or the limit increased?	
				
<b>Coverage A: Dwelling</b>				
Covered Causes of Loss	All causes of loss, with certain exclusions.	All causes of loss, with certain exclusions.	Yes. See optional coverages.	Yes. See optional coverages.
Loss Settlement (RC or ACV)	Replacement Cost	Replacement Cost	No. Note: If the Dwelling is insured at less than 80% of its replacement cost, a coinsurance penalty may apply.	No
Minimum Coverage A (Coverage for the dwelling)	\$25,000	<b>\$70,000</b>	No	<b>Yes</b>
Maximum Coverage A	Less than \$700,000 except Miami-Dade and Monroe where coverage must be less than \$1,000,000.	\$750,000 and higher limits available with UW approval	No	<b>Yes</b>
<b>Coverage B: Other Structures</b>				
Covered Causes of Loss	All causes of loss, with certain exclusions.	All causes of loss, with certain exclusions.	No	<b>Yes</b>
Loss Settlement	Replacement Cost on buildings, Actual Cash Value on structures that are not buildings.	Replacement Cost on buildings, Actual Cash Value on structures that are not buildings.	No	No
Coverage Amount (as a percentage of Coverage A)	2%	2%	Yes, limits of 5% - 60% in 5% increments available. Coverage can also be excluded (0%).	Yes, can be increased to 5% or 10% or reduced to 0%. Specific structures can be scheduled up to 30% of Coverage A.
Coverage A and B Note	Carports, porches, aluminum framed screened enclosures, screen pool cages or similar structures with a roof or 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.	N/A	No	N/A
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	Yes, maximum Coverage A, B and C limits apply.	Yes
<b>Coverage A,B and D: Special Limits</b>				
Cosmetic and Aesthetic Damage to Floors	N/A	<b>\$10,000 combined limit for Coverages A &amp; B.</b>	N/A	No
Accidental discharge or overflow of water from a plumbing, HVAC, appliance or fire sprinkler system.	<b>\$10,000 combined limit for Coverages A and B; Emergency Water Removal is included within this limit.</b>	N/A	<b>Yes: Maximum Coverage A and B limits apply when repairs are made through the Managed Repair Contractor Network Program.</b>	N/A

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<b>Coverage C: Personal Property</b>				
Covered Causes of Loss	Named Peril	Named Peril	No	No
Loss Settlement (RC or ACV)	Actual Cash Value	Actual Cash Value	Yes, Replacement Cost available	Yes, Replacement Cost available.
Coverage Amount (as a percentage of Coverage A)	25%	25%	Yes, limits of 25%-50% available. Coverage also can be excluded (0%).	Yes, can be increased in \$1,000 increments up to 70% or can be reduced to 0%.
<b>Coverage C: Personal Property Special Limits</b>				
Theft away from premises	Not Covered	Yes	No	No
Money, bank Notes, etc.	\$200	\$200	No	No
Securities, deeds, etc.	\$1,000	\$1,500	No	No
Watercraft (other than personal watercraft, which are excluded).	\$1,000	\$1,500	No	No
Trailers Not used with watercraft	\$1,000	\$1,500	No	No
Jewelry/Furs	\$1,000	\$1,500 for theft	No	Yes, can increase up to \$5,000
Firearms	\$2,000	\$2,500 for theft	No	No
Silverware	\$2,500	\$2,500 for theft	No	Yes, can increase up to \$10,000
Business property on premises	\$2,500	\$2,500	No	No
Business property off premises	\$250	\$500	No	No
Electronic apparatus	\$1,000	\$1,500	No	No
Refrigerated property on premises	\$500	\$500	No	No
Refrigerated property off premises	Not Covered	No	No	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.	Greater of \$3,000 or 1% of Coverage A.	Yes: This limit does not apply when emergency Non-weather water removal measures are made through the Emergency Water Removal Services program.	May be exceeded with approval of the Company.
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.	N/A	No	N/A
Coverage D: Loss of Use	10%	10%	No	No
Coverage E: Liability	\$100,000	\$100,000	No	Yes, can increase to \$300,000
Coverage F: Medical Payments	\$2,000	\$2,000	No	Yes, can increase to \$5,000
<b>Additional Coverages</b>				
Debris Removal (Trees – Wind)	\$1,500 limit; \$1,000 max per tree	\$1,000	No	No
Credit Card, Fund Transfer, Forgery and Counterfeit Money	N/A	\$500	N/A	No
Loss Assessment	\$1,000 limit	\$1,000	No	Yes, can increase to \$2,000 or \$3,000.

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<b>Optional Coverages</b>				
Animal Liability	Not covered	No	No	Yes, may purchase \$25,000 liability and \$2,000 med pay.
Earthquake Coverage	Not covered	No	No	Yes, may purchase in increments of \$1,000.
Extended/increased replacement cost on dwelling.	Not covered	No	No	No
Golf Cart	Limited Coverage included	Yes, liability of \$100,000	No	Yes, may increase liability to \$300,000, and may purchase physical damage \$5,000 per golf cart.
Identity Theft or Identity Fraud Expense Coverage.	Not covered	No	No	Yes, can purchase \$25,000.
Incidental Occupancy	Not covered	Property - 30% of Coverage A	No	Yes, Liability can be purchased
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property.	\$10,000	\$10,000	No	Yes, can increase to \$25,000 or \$50,000.
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II – Liability.	\$50,000	\$50,000	No	No
Windstorm or Hail Exclusion	No	No	Yes, the peril of Windstorm or Hail can be excluded.	Yes, optional to exclude.
Ordinance or Law (as a percentage of Coverage A)	25%	25%	Yes, 50% limit available.	Yes, can increase to 50%.
Sinkhole	Not Covered	No	Yes, Sinkhole Coverage available. (Sinkhole-specific deductible applies).	Yes
Scheduled Personal Property	Not Covered	No	No	Yes, available for specific classes such as jewelry, silverware, guns, antiques, etc.
Water Backup of Sewers and Drains or Sump Overflow	Not Covered	Yes	No	No
Credit Cards, Fund Transfer Cards, Forgery, Counterfeit Money, Cryptocurrency, etc.	Not Covered	Not Covered	No	N/A
Trampolines, Ramps, Diving Boards, Pool Slides, Bounce Houses, Zip Lines, Empty Pools, etc.	Not Covered	Not Covered	No	N/A
Home share hosting	Not Covered	Not Covered	No	N/A
<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.	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	No	N/A

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<b>Water Loss Limitations</b>				
Is water damage coverage limited based on the age of dwelling?	No	Yes, but only if your home is over 10 years old.	No	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	No	No	Yes, optional to exclude
If water damage is excluded, is a buy-back offered?	N/A	Yes	N/A	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	Yes	No	No
<b>Roof Loss Settlement Limitations</b>				
Actual Cash Value Loss Settlement due to age of roof?	No	No	N/A	N/A
Actual Cash Value Roof Loss Settlement due to roof type?	No	No	N/A	N/A
Windstorm or Hail Losses to Roof Surfacing with Payment Schedule	N/A	Percentage of replacement cost based on roof material and age.	N/A	Yes, Coverage is Optional.
<b>Deductible Options</b>				
Hurricane Deductibles (as a percentage of Coverage A)	\$500, 2%, 5%, 10%	\$500, 2%, 5%, 10%,	Available deductible options based on Coverage A amount.	Available deductible options based on Coverage A amount.
Non-Hurricane Wind Deductible (percentage is of Coverage A)	N/A	\$500, \$1,000, \$2,500, \$5,000 2%, 5%, 10%	N/A	Available options based on Coverage A amount
All Other Peril Deductibles	\$500, \$1,000, \$2,500	\$500, \$1,000, 5,000	Available deductible options based on Coverage A amount.	Available deductible options based on Coverage A amount.

		
<b>Wind Mitigation Credits</b>		
Wind Mitigation Credits	Yes. Credits are dependent upon wind resistive features installed.	Yes. Credits are dependent upon wind-resistive features installed.
<b>Claims Handling</b>		
Preferred Contractor (managed repair) – optional	Yes	Yes, Roof only
Preferred Contractor (managed repair) – mandatory	No	No
How is Additional Living Expense paid/administered?	Check	Check
<b>Payment Options</b>		
Are payment plans available, other than full-pay?	Yes	Yes
If Yes to above, what payment options are available?	Quarterly or Semi-Annual	2 – pay 4 – pay 8 – pay
What down payment percentage is required for each?	40% for Quarterly 60% for Semi-Annual	2–pay: 60% 4–pay: 40% 8–pay: 30%
Is premium finance available/acceptable?	Yes. A copy of the premium finance company contract is required with new and renewal policy.	Yes. A copy of the premium finance company contract is required with new and renewal policy.