













Depopulation HO4 Coverage Comparison for Citizens and Southern Oak

Coverage Types	Coverage Details		Can the coverage be added, changed, excluded, or the limit increased?	
				
Coverage A: Dwelling				
Covered Causes of Loss	N/A	N/A	N/A	N/A
Loss Settlement (RC or ACV)	N/A	N/A	N/A	N/A
Minimum Coverage A (Coverage for the dwelling)	N/A	N/A	N/A	N/A
Maximum Coverage A	N/A	N/A	N/A	N/A
Coverage B: Other Structures				
Covered Causes of Loss	N/A	N/A	N/A	N/A
Loss Settlement	N/A	N/A	N/A	N/A
Coverage Amount (as a percentage of Coverage A)	N/A	N/A	N/A	N/A
Coverage A, B and D: Special Limits				
Cosmetic and Aesthetic Damage to Floors	N/A	N/A	N/A	N/A
Coverage C: Personal Property				
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 is available.
Coverage Amount	Minimum: \$6,000 Maximum: \$200,000 or less than \$700,000 in Wind-only area with Wind coverage except in Miami-Dade and Monroe where coverage must be less than \$1,000,000.	Minimum: \$6,000 Maximum: \$150,000	N/A	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.	N/A	Yes, maximum Coverage C limits apply.	N/A
Coverage C 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.	N/A	No	N/A

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Coverage C: Personal Property Special Limits				
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
Reasonable Emergency Measures Limit				
Costs incurred solely to protect property from further damage or unwanted entry, resulting from a covered loss.	N/A	Covered	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
Additional Coverages				
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	\$1,000	No	Yes, can increase to \$2,000 or \$3,000
Optional Coverages				
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 at \$100,000	No	Yes, may increase liability to \$300,000 and may purchase physical damage \$5,000 per 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 C	No	Yes, Liability can be purchased.
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property.	\$10,000 limit	\$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 limit	\$50,000	No	No
Windstorm or Hail Exclusion	No	No	Yes, the peril of Windstorm or Hail can be excluded.	Yes, the peril of Windstorm or Hail can be excluded.

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Ordinance or Law (as a percentage of Coverage A)	Not covered	25%	No	Yes, can increase to 50%.
Sinkhole	Included in policy	Yes	No	No
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	N/A	No	N/A
Trampolines, Ramps, Diving Boards, Pool Slides, Bounce Houses, Zip Lines, Empty Pools, etc.	Not Covered	N/A	No	N/A
Home share hosting	Not Covered	N/A	No	N/A
Loss Reporting and Repair Limitations				
Permanent repairs made without company authorization	N/A	N/A	N/A	N/A
Water Loss Limitations				
Is water damage coverage limited based on the age of dwelling?	No	No	No	No
Is there a complete water damage exclusion?	No	No	No	No
If water damage is excluded, is a buy-back offered?	N/A	N/A	N/A	N/A
Is there a coverage limitation restricting tear out and repair only to the portion of the plumbing system or appliance that caused the loss?	No	No	No	No
Roof Loss Settlement Limitations				
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
Deductible Options				
Hurricane Deductibles (as a percentage of Coverage A)	\$500, 2%, 5%, 10%	\$500, 2%	Available deductible options based on Coverage C amount.	Available deductible options based on Coverage C amount.
All Other Peril Deductibles	\$500, \$1,000, \$2,500	\$500, \$1,000	Available deductible options based on Coverage C amount.	Available deductible options based on Coverage C amount.



Wind Mitigation Credits		
Wind Mitigation Credits	Yes. Credits are dependent upon wind resistive features installed.	Yes. Credits are dependent upon wind-resistive features installed.
Claims Handling		
Preferred Contractor (managed repair) – optional	No	No
Preferred Contractor (managed repair) – mandatory	No	No
How is Additional Living Expense paid/administered?	Check	Check
Payment Options		
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%
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.