Depopulation DP3D Coverage Comparison for Citizens and Apex Star

Coverage Types	Coverage Details		Can the coverage be added, changed, excluded, or the limit increased?	
	Citizens	Apex Star	Citizens	Apex Star
Coverage A: Dwelling (Primary Structure)				
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 (Replacement Cost or Actual Cash Value)	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)	$15,000	**$25,000**	No	**Yes**
Maximum Coverage A	Less than $700,000 except Miami-Dade and Monroe where coverage must be less than $1,000,000.	$700,000; $1 million Miami-Dade & Monroe	No	**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.	Refer to cause of loss exclusions in manual.	No	No
Loss Settlement	Replacement Cost on buildings, Actual Cash Value on structures that are not buildings.	Replacement Cost	No	No
Coverage Amount (as a percentage of Coverage A)	2%	Coverage Selection Options from 2%, 5%, 10%, up to 60% of Coverage A	Yes, limits of 5- 60% in 5% increments available. Coverage can also be excluded (0%).	Yes. May select option to exclude or select coverage limit from 2% to 60% of Coverage A in 5% increments.
Coverage A and B note	Carports, porches, aluminum-framed screened enclosures, screen pool cages or similar structures with a roof 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 covering of thatch, grass, palm, lattice, slats, or similar material is not covered.	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.	No	No
Pool Coverage	Coverage A if adjoined to or abut the dwelling. Coverage B if separated from the dwelling by clear space. Coverage C if above-ground pool.	Refer to the manual on requirements for properties with pools. In-ground pools covered under Coverage A are defined as adjoining the dwelling and are not separated from the dwelling by clear space. In-ground pools that are separated from the dwelling by clear space are considered other structures and covered above ground pools are considered personal property and are excluded. Refer to manual for exclusions and limitations.	Yes, maximum Coverage A, B and C limits apply.	Yes, maximum Coverage A, B, and C limits apply.

Coverage Types	Coverage Details		Can the coverage be added, changed, excluded, or the limit increased?	
	Citizens Property Insurance Corporation	Apex Star Reciprocal Exchange	Citizens Property Insurance Corporation	Apex Star Reciprocal Exchange
Coverage A and B: Special Limits				
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.	$3,000	**Yes: Maximum Coverage A and B limits apply when repairs are made through the Managed Repair Contractor Network Program.**	No
Coverage C: Personal Property				
Covered Causes of Loss	**Named Peril**	Not covered	No	Not covered
Loss Settlement (Replacement Cost or Actual Cash Value)	**Actual Cash Value**	Not covered	No	Not covered
Coverage Amount (as a percentage of Coverage A)	**25%**	Not covered	**Yes, limits up to 50% available. Coverage also can be excluded (0%).**	Not covered
Coverage C: Personal Property Special Limits				
Theft away from premises	Not covered	Not covered	No	Not covered
Money, bank notes, etc.	Not covered	Not covered	No	Not covered
Securities, deeds, etc.	Not covered	Not covered	No	Not covered
Watercraft (other than personal watercraft, which are excluded)	Not covered	Not covered	No	Not covered
Trailers not used with watercraft	Not covered	Not covered	No	Not covered
Jewelry/furs	Not covered	Not covered	No	Not covered
Firearms	Not covered	Not covered	No	Not covered
Silverware	Not covered	Not covered	No	Not covered
Business property on premises	Not covered	Not covered	No	Not covered
Business property off premises	Not covered	Not covered	No	Not covered
Portable electronic equipment	Not covered	Not covered	No	Not covered
Refrigerated property on premises	$500 limit	$500 limit	No	No
Refrigerated property off premises	Not covered	Not covered	No	Not covered
Reasonable Emergency Measures Limit				
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. A separate 2% of Coverage A limit applies to temporary protective roof coverings.	$3,000	Yes, the $3,000 limit does not apply when emergency non-weather water removal measures are made through the Emergency Water Removal Services program.	No
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.	$3,000	No	No
Coverage D: Fair Rental Value and Coverage E: Loss of Use (as a percentage of Coverage A)	10%	10%	No	No
Coverage L: Liability	$100,000 limit (optional)	$100,000 limit	No	No
Coverage M: Medical Payments	$2,000 limit (optional)	$2,000	No	No

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	Citizens Property Insurance Corporation	Apex Star Reciprocal Exchange	Citizens Property Insurance Corporation	Apex Star Reciprocal Exchange
Additional Coverages				
Debris Removal (Trees – Wind)	Not covered	Excluded	No	No
Loss Assessment	Not Covered except for $2,000 for Condominium Unit Owners	$1,000	No	No
Optional Coverages				
Animal Liability	Not covered	Excluded	No	No
Earthquake Coverage	Not covered	Excluded	No	No
Extended/increased replacement cost on dwelling.	Not covered	Excluded	No	No
Golf Carts and Low-Speed Vehicles	Not covered	Excluded	No	No
Identity Theft or Identity Fraud Expense Coverage.	Not covered	Excluded	No	No
Incidental Occupancy	Not covered	Excluded	No	No
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property.	$10,000 limit	$10,000	No	No
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II – Liability.	$50,000 limit	$50,000	No	No
Windstorm or Hail Exclusion	No	**Available by endorsement**	Yes, the peril of Windstorm or Hail can be excluded	Yes
Ordinance or Law (as a percentage of Coverage A)	Not covered	Excluded	No	No
Sinkhole	Not covered	Excluded	Yes, Sinkhole Coverage available. (Sinkhole-specific deductible applies).	Yes
Scheduled Personal Property	Not covered	Excluded	No	No
Water Backup of Sewers and Drains or Sump Overflow	Not covered	Excluded	No	No
Credit Cards, Fund Transfer Cards, Forgery, Counterfeit Money, Cryptocurrency, etc.	Not covered	Excluded	No	No
Trampolines, Ramps, Diving Boards, Pool Slides, Bounce Houses, Zip Lines, Empty Pools, etc.	Not covered	Excluded	No	No
Loss Reporting and Repair Limitations				
Permanent repairs made without company authorization	Not covered. Exception: For Reasonable Emergency Measures (see above).	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	No
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?	No	No	N/A	No
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

As of December 2025 Assumption

Coverage Types	Coverage Details		Can the coverage be added, changed, excluded, or the limit increased?	
	CITIZENS PROPERTY INSURANCE CORPORATION	Apex Star RECIPROCAL EXCHANGE	CITIZENS PROPERTY INSURANCE CORPORATION	Apex Star RECIPROCAL EXCHANGE
Roof Loss Settlement Limitations				
Actual Cash Value Loss Settlement due to age of roof?	No	No	N/A	No
Actual Cash Value Roof Loss Settlement due to roof type?	No	No	N/A	No
Deductible Options				
Hurricane Deductibles (as a percentage of Coverage A)	$500, 2%, 5%, 10%	$500, 2%, 5%, 10%	N/A	Yes
All Other Peril Deductibles	$500, $1,000, $2,500	$500, $1,000, $2,500	N/A	Yes

	Citizens Property Insurance Corporation	Apex Star Reciprocal Exchange
Other		
Wind Mitigation Credits	Yes. Credits are dependent upon wind-resistive features installed.	Yes
Claims Handling		
Preferred Contractor (managed repair) – optional	**Yes**	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 Semiannual	Quarterly plan (40/20/20/20) and Semiannual Plan (60/40)
What down payment percentage is required for each?	40% for Quarterly 60% for Semiannual	See above
Is premium finance available/acceptable?	**Yes. A copy of the premium finance company contract is required with new and renewal policies.**	No