

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	All causes of loss with certain exclusions	Yes. See optional coverages.
Loss Settlement (Replacement Cost or Actual Cash Value)	Replacement Cost	No
Minimum Coverage A (Coverage for the dwelling)	\$25,000	Yes
Maximum Coverage A	\$700,000; \$1 million Miami-Dade & Monroe	Yes
Coverage B: Other Structures (Buildings or structures that are not the Primary Structure)		
Covered Causes of Loss	Refer to cause of loss exclusions in manual.	No
Loss Settlement	Replacement Cost	No
Coverage Amount (as a percentage of Coverage A)	Coverage Selection Options from 2%, 5%, 10%, up to 60% of Coverage A	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 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

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Pool Coverage	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.
Coverages A and B: Special Limits		
Accidental discharge or overflow of water from a plumbing, HVAC, appliance or fire sprinkler system	\$3,000	No
Coverage C: Personal Property		
Covered Causes of Loss	Not covered	Not covered
Loss Settlement (Replacement Cost or Actual Cash Value)	Not covered	Not covered
Coverage Amount (as a percentage of Coverage A)	Not covered	Not covered
Coverage C: Personal Property Special Limits (Special Limits apply to all causes of loss)		
Theft away from premises	Not covered	Not covered
Money, bank notes, etc.	Not covered	Not covered
Securities, deeds, etc.	Not covered	Not covered
Watercraft (other than personal watercraft, which are excluded)	Not covered	Not covered
Trailers not used with watercraft	Not covered	Not covered
Jewelry/furs	Not covered	Not covered
Firearms	Not covered	Not covered
Silverware	Not covered	Not covered
Business property on premises	Not covered	Not covered
Business property off premises	Not covered	Not covered

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Portable electronic equipment	Not covered	Not covered
Refrigerated property on premises	\$500 limit	No
Refrigerated property off premises	Not covered	Not covered
Reasonable Emergency Measures Limit		
Costs incurred solely to protect property from further damage or unwanted entry, resulting from a covered loss	\$3,000	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	\$3,000	No
Coverage D: Fair Rental Value and Coverage E: Loss of Use (as a percentage of Coverage A)	10%	No
Coverage L: Liability	\$100,000 limit	No
Coverage M: Medical Payments	\$2,000	No
Additional Coverages		
Debris Removal (Trees – Wind)	Excluded	No
Loss Assessment	\$1,000	No
Optional Coverages		
Animal Liability	Excluded	No
Earthquake Coverage	Excluded	No
Extended/increased replacement cost on dwelling	Excluded	No
Golf Carts and Low Speed Vehicles	Excluded	No
Identity Theft or Identity Fraud Expense Coverage	Excluded	No
Incidental Occupancy	Excluded	No
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I - Property	\$10,000	No
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II - Liability	\$50,000	No

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Windstorm or Hail Exclusion	Available by endorsement	Yes
Ordinance or Law (as a percentage of Coverage A)	Excluded	No
Sinkhole	Excluded	Yes
Scheduled Personal Property	Excluded	No
Water Backup of Sewers and Drains or Sump Overflow	Excluded	No
Credit cards, Fund Transfer Cards, Forgery, Counterfeit Money, Cryptocurrency, etc.	Excluded	No
Trampolines, Ramps, Diving Boards, Pool Slides, Bounce Houses, Zip Lines, Empty Pools, etc.	Excluded	No
Loss Reporting and Repair Limitations		
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
Water Loss Limitations		
Is water damage coverage limited based on the age of dwelling?	No	No
Is there a complete water damage exclusion?	No	No
If water damage is excluded, is a buy-back offered?	No	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	No
Roof Loss Settlement Limitations		
Actual Cash Value Loss Settlement due to age of roof?	No	No
Actual Cash Value Roof Loss Settlement due to roof type?	No	No

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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
Other		
Wind Mitigation Credits	Yes	No
Deductible Options		
Hurricane Deductibles (as a percentage of Coverage A)	\$500, 2%, 5%, 10%	Yes
All Other Peril Deductibles	\$500, \$1,000, \$2,500	Yes
Payment Options		
Are payment plans available, other than full-pay?	Yes	Yes
If Yes to above, what payment options are available?	Quarterly plan (40/20/20/20) and Semiannual Plan (60/40)	Yes
What down payment percentage is required for each?	See above	See above
Is premium finance available/acceptable?	No	No

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. Refer to your Citizens policy or contact your agent if you have questions about your Citizens coverage.