

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
Loss Settlement (Replacement Cost or Actual Cash Value)	Replacement Cost	No. Note: If the Dwelling is insured at less than 80% of its replacement cost, a coinsurance penalty may apply.
Minimum Coverage A (Coverage for the dwelling)	\$25,000	Yes
Maximum Coverage A	\$700,000; \$1 million Miami-Dade & Monroe	No
Coverage B: Other Structures (Buildings or structures that are not the Primary Structure)		
Covered Causes of Loss	All causes of loss with certain exclusions	No
Loss Settlement	Buildings at Replacement Cost; Structures that are not Buildings are settled at Actual Cash Value.	No
Coverage Amount (as a percentage of Coverage A)	2% Standard	Yes. Limit options available from 1%, 5%, 10%, 15% and 20% of the Coverage A limit.
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	In-ground pools that adjoin or about 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. Pool cages and aluminum carports are not covered; certain other carports with roof covering not substantially the same as the primary structure are not covered; fences are covered at Actual Cash Value.	No
Coverage A, B and D: 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.	Yes
Coverage C: Personal Property (Special Limits apply to all causes of loss)		
Covered Causes of Loss	Named Perils	No
Loss Settlement (Replacement Cost or Actual Cash Value)	Actual Cash Value	Yes
Coverage Amount (as a percentage of Coverage A)	50% Standard	Yes
Coverage C: Personal Property Special Limits (Special Limits apply to all causes of loss)		
Theft away from premises	Excluded	No
Money, bank notes, etc.	\$200	No
Securities, deeds, etc.	\$1,000	No
Watercraft (other than personal watercraft, which are excluded)	\$1,000	No
Trailers not used with watercraft	\$1,000	No
Jewelry/furs	\$1,000 for theft	No
Firearms	\$2,000 for theft	No
Silverware	\$2,500 for theft	No

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Business property on premises	\$2,500	No
Business property off premises	\$250	No
Portable electronic equipment	\$1,000	No
Refrigerated property on premises	\$500	No
Refrigerated property off premises	Excluded	No
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.	Yes
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.	No
Coverage D: Loss of Use (as a percentage of Coverage A)	10%	No
Coverage E: Liability	\$100,000	No
Coverage F: Medical Payments	\$2,000	No
Additional Coverages		
Debris Removal (Trees – Wind)	\$1,500 limit; \$1,000 max per tree	No
Loss Assessment	\$1,000	No
Optional Coverages		
Animal Liability	Excluded	No
Earthquake Coverage	Excluded	No
Extended/increased replacement cost on dwelling	Not covered	No
Golf Carts and Low-Speed Vehicles	Excluded	No
Identity Theft or Identity Fraud Expense Coverage	Excluded	No
Incidental Occupancy	Not covered	No

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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
Windstorm or Hail Exclusion	No	Yes
Ordinance or Law (as a percentage of Coverage A)	25%	Yes
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
Homeshare Hosting	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 72hours 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?	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	No

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Roof Loss Settlement Limitations		
Actual Cash Value Loss Settlement due to age of roof?	No. Insurability based on roof age and type	N/A
Actual Cash Value Roof Loss Settlement due to roof type?	No. Insurability based on roof age and type	N/A
Claims Handling		
Preferred Contractor (managed repair) – optional	Yes	No
Preferred Contractor (managed repair) – mandatory	Yes	No
How is Additional Living Expense paid/administered?	Check	No
Other		
Wind Mitigation Credits	Yes	Yes
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 and Semiannual Plan, and Full Payment	No
What down payment percentage is required for each?	40% for Quarterly; 60% for Semiannual	No
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.