HO-3

Coverage Worksheet
Homeowners

CORE
Condo Owners Reciprocal Exchange

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. Note: If the dwelling is insured at less than 80% of its replacement cost, a co-insurance penalty may apply.
Minimum Coverage A (Coverage for the dwelling)	$150,000	No
Maximum Coverage A	$2,000,000	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	Replacement Cost on buildings, Actual Cash Value on structures that are not buildings.	No
Coverage Amount (as a percentage of Coverage A)	10%	Yes, may be excluded (0%) or limits of 2% or 5% available.
Coverage A and B note	Screen enclosures, carports, patio covers, and similar structures are covered under Coverage A if attached to the dwelling. Covered under Coverage B if detached.	Can be added or increased but cannot be excluded.
Pool coverage	In-ground pools that adjoin or abut the dwelling are covered under Coverage A. In-ground pools that are separated from the dwelling by clear space, and above-ground pools, are covered under Coverage B.	Yes, maximum Coverage A and B limits apply.
Coverage A and B: Special Limits		
Cosmetic and Aesthetic Damage to Floors	$10,000 combined limit for Coverages A and B.	No
Accidental discharge or overflow of water from a plumbing, HVAC, appliance or fire sprinkler system	Included in policy	No

HO-3

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Coverage C: Personal Property (Special Limits apply to all causes of loss)		
Covered Causes of Loss	Named Peril	No
Loss Settlement (Replacement Cost or Actual Cash Value)	Actual Cash Value	Yes, Replacement Cost available.
Coverage Amount (as a percentage of Coverage A)	35%	Yes, can be excluded (0%) or limits of 25% or 50% available.
Coverage C: Personal Property Special Limits (Special Limits apply to all causes of loss)		
Theft away from premises	Not covered	No
Money, bank notes, etc.	$200	No
Securities, deeds, etc.	$1,500	No
Watercraft (other than personal watercraft, which are excluded)	$1,500	No
Trailers not used with watercraft	$1,500	No
Jewelry/furs	$1,500 for theft	No
Firearms	$2,500 for theft	No
Silverware	$2,500 for theft	No
Business property on premises	$2,500	No
Business property off premises	$1,500	No
Portable electronic equipment	$1,500	No
Refrigerated property on premises	Not covered	No
Refrigerated property off premises	Not covered	No
Reasonable Emergency Measures Limit		
Costs incurred solely to protect property from further damage or unwanted entry, resulting from a covered loss	Up to the greater of $3,000 or 1% of Coverage A. Separate limit of 2% of Coverage A for shrink wrap or related roof coverings upon approval.	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	N/A	No

HO-3

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Coverage D: Loss of Use (as a percentage of Coverage A)	10%	Yes, can be excluded (0%).
Coverage E: Liability	$100,000	Yes, $300,000 is available.
Coverage F: Medical Payments	$2,000	No
Additional Coverages		
Debris Removal (Trees – Wind)	$1,000 per occurrence, no more than $500 for any one tree.	No
Loss Assessment	$1,000	No
Optional Coverages		
Animal Liability	Not covered	No
Earthquake Coverage	Not covered	No
Extended/increased replacement cost on dwelling	Not covered	No
Golf Carts and Low-Speed Vehicles	Not covered	No
Identity Theft or Identity Fraud Expense Coverage	Not covered	No
Incidental Occupancy	Limited coverage	Policy may be endorsed for Incidental Occupancy by the Policyholder only.
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I - Property	$10,000	Yes, limits of $25,000 or $50,000 available.
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II - Liability	$50,000	Yes, $100,000 is available.
Windstorm or Hail Exclusion	No	Yes, it can be excluded.
Ordinance or Law (as a percentage of Coverage A)	25%	Yes, 50% limit is available.
Sinkhole	Not covered	Yes, coverage can be added or excluded. 10% of Coverage A deductible applies.
Scheduled Personal Property	Not covered	No
Water Backup of Sewers and Drains or Sump Overflow	Not covered	No
Credit cards, Fund Transfer Cards, Forgery, Counterfeit Money, Cryptocurrency, etc.	$500. Virtual currency of any kind is excluded.	No
Trampolines, Ramps, Diving Boards, Pool Slides, Bounce Houses, Zip Lines, Empty Pools, etc.	Not covered	No

HO-3

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Homeshare Hosting	Not covered	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 the company, the time of loss inspection or the time of other approval.	N/A
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	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?	Yes. In no event will we pay for the repair or replacement of the system or appliance that caused the covered loss.	No
Roof Loss Settlement Limitations		
Actual Cash Value Loss Settlement due to age of roof?	No	N/A
Actual Cash Value Roof Loss Settlement due to roof type?	No	N/A
Claims Handling		
Preferred Contractor (managed repair) – optional	No	N/A
Preferred Contractor (managed repair) – mandatory	No	N/A
How is Additional Living Expense paid/administered?	Check	N/A
Other		
Wind Mitigation Credits	Available	Yes, credits are dependent upon wind-resistive features installed.

HO-3

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Deductible Options		
Hurricane Deductibles (as a percentage of Coverage A)	$500, 2%, 5%, 10%	Available deductible options based on Coverage A amount.
All Other Peril Deductibles	$500, $1,000, $2,500	Available deductible options based on Coverage A amount.
Payment Options		
Are payment plans available, other than full-pay?	Yes	N/A
If Yes to above, what payment options are available?	Quarterly or Semi-annual	N/A
What down payment percentage is required for each?	40% Quarterly 60% Semi-annual	N/A
Is premium finance available/acceptable?	Yes. A copy of the premium finance company contract is required with a new or renewal policy.	N/A

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.