

HW-2

Coverage Worksheet Wind-Only Homeowners



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	Wind and Hail	Includes WDR
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)	\$25,000	No
Maximum Coverage A	\$1,000,000	No
Coverage B: Other Structures (Buildings or structures that are not the Primary Structure)		
Covered Causes of Loss	Wind and Hail	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)	2%	Yes, limits of 5%-60% in 5% increments available. Coverage can also be excluded (0%).
Coverage B note	Included: screened pool cages Excluded: carports, porches, constructed to be open to the weather, or patios constructed to be open to the weather, any of which have a roof or covering of:(1) Aluminum; (2) One or more fiberglass panels; (3) Plastic; (4) Vinyl; (5) Fabric; or (6) Screening	No

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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.	Yes, maximum Coverage A, B and C limits apply.
Coverage A, B and D: Special Limits		
Cosmetic and Aesthetic Damage to Floors	N/A	N/A
Coverage C: Personal Property		
Covered Causes of Loss	Wind and Hail	No
Loss Settlement (Replacement Cost or Actual Cash Value)	Actual Cash Value	Yes, Replacement Cost is available
Coverage Amount (as a percentage of Coverage A)	25%	Yes, limits of 25% - 50% available. Coverage also can be excluded (0%).
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 limit	No
Securities, deeds, etc.	\$1,500 limit	No
Watercraft (other than personal watercraft, which are excluded)	\$1,500 limit	No
Trailers not used with watercraft	\$1,500 limit	No
Jewelry/furs	\$1,000 limit	No
Firearms	\$2,000 limit	No
Silverware	\$200 limit	No
Business property on premises	\$2,500 limit	No
Business property off premises	\$500 limit	No
Electronic apparatus	\$1,500 limit	No
Refrigerated property on premises	\$500 limit	No

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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	Greater of \$3,000 or 1% of your Coverage A limit of liability. May be exceeded with approval of the company	N/A
Coverage D: Loss of Use (as a percentage of Coverage A)	10%	No
Coverage E: Liability	No coverage	No
Coverage F: Medical Payments	No coverage	No
Additional Coverages		
Debris Removal (Trees – Wind)	\$1,000 limit	No
Credit Card, Fund Transfer, Forgery and Counterfeit Money	No coverage	No
Loss Assessment	\$1,000 included	No
Optional Coverages		
Animal Liability	Not covered	No
Earthquake Coverage	Not covered	No
Extended/increased replacement cost on dwelling	Not covered	No
Golf Cart	Limited Coverage Included	No
Identity Theft or Identity Fraud Expense Coverage	Not included	No
Incidental Occupancy	Not covered	No
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property	\$10,000 limit	No
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II – Liability	Not covered	No
Windstorm or Hail Exclusion	No	No
Ordinance or Law (as a percentage of Coverage A)	25%	Yes, 50% limit available
Sinkhole	Not covered	No

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Scheduled Personal Property	Not covered	No
Water Backup of Sewers and Drains or Sump Overflow	Not covered	No
Loss Reporting and Repair Limitations		
Permanent repairs made without company authorization	N/A	N/A
Water Loss Limitations		
Is water damage coverage limited based on the age of dwelling?	N/A	N/A
Is there a <i>complete</i> water damage exclusion?	N/A	N/A
If water damage is excluded, is a buy-back offered?	N/A	N/A
Is there a coverage limitation restricting tear-out, and are repairs only to the portion of the plumbing system or appliance that caused the loss?	N/A	N/A
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.
Deductible Options		

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Hurricane Deductibles (as a percentage of Coverage A)	\$500, 2%, 3%, 4%, 5%, 10%	Yes, at inception or renewal.
Other Wind Deductibles	\$500, 2%, 3%, 4%, 5%	Yes, at inception or renewal.
Payment Options		
Are payment plans available, other than full-pay?	Yes	N/A
If Yes to above, what payment options are available?	Full Pay Semi-Annual Quarterly	N/A
What down payment percentage is required for each?	Full – 100% Semi Annual – 60% Quarterly – 40%	N/A
Is premium finance available/acceptable?	No	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. Please refer to your Citizens policy, or contact your agent if you have questions about your Citizens coverage.