Depopulation HO-6 Coverage Comparison for Citizens and Homeowners Choice

Coverage Types	Coverage Details		Can the coverage be added, changed, excluded, or the limit increased?	
	CITIZENS PROPERTY INSURANCE CORPORATION	HOMEOWNERS CHOICE	CITIZENS PROPERTY INSURANCE CORPORATION	HOMEOWNERS CHOICE
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	No
Minimum Coverage A (Coverage for the dwelling)	$1,000; included in the policy	$1,000; included in the policy	Yes	Yes, coverage may be increased.
Maximum Coverage A	Coverages A and C combined must be less than $700,000, except in Miami-Dade and Monroe, where coverage must be less than $1,000,000.	$300,000	No	Yes, coverage may be decreased.
Coverage B: Other Structures (Buildings or structures that are not the Primary Structure)				
Covered Causes of Loss	N/A	N/A	N/A	N/A
Loss Settlement	N/A	N/A	N/A	N/A
Coverage Amount (as a percentage of Coverage A)	N/A	N/A	N/A	N/A
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 or covering of thatch, grass, palm, lattice, slats, or similar material is not covered.	Coverage provided for screened porches or carports only if they are part of the same foundation or under the same roofline as the principal building.	No	N/A
Pool coverage	Coverage A if adjoined to or abut the dwelling. Coverage C if above-ground pool.	In-ground pools owned solely by the insured that adjoin or abut the dwelling are covered under Coverage A.	Yes, maximum Coverage A and C limits apply.	N/A
Coverage A, B, and D: Special Limits				
Cosmetic and Aesthetic Damage to Floors	N/A	**$10,000 total limit for Coverage A**	N/A	No
Coverage C: Personal Property (Special Limits apply to all causes of loss)				
Covered Causes of Loss	Named Peril	Named Peril	No	No
Loss Settlement (Replacement Cost or Actual Cash Value)	Actual Cash Value	Actual Cash Value	Yes, Replacement Cost available	Yes, Replacement Cost is available.
Coverage Amount	Minimum Coverage C: $6,000 Maximum Coverage C: $200,000 Maximum Coverage A and Coverage C combined must be less than $700,000 in wind-only areas, except in Miami-Dade and Monroe, where coverage must be less than $1,000,000.	Minimum Coverage C is $6,000 Maximum Coverage C is $200,000	N/A	Yes, coverage limits from $6,000 to $200,000 are available.
Coverage C: Personal Property Special Limits (Special Limits apply to all causes of loss)				
Theft away from premises	Not covered	Not covered	No	No
Money, bank notes, etc.	$200 limit	$200 limit	No	No

As of December 2026 Assumption

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Securities, deeds, etc.	$1,000 limit	$1,000 limit	No	No
Watercraft (other than personal watercraft, which are excluded)	$1,000 limit	$1,000 limit	No	No
Trailers not used with watercraft	$1,000 limit	$1,000 limit	No	No
Jewelry/furs	$1,000 limit	$1,000 limit for theft	No	No
Firearms	$2,000 limit	$2,000 limit for theft	No	No
Silverware	$2,500 limit	$2,500 limit for theft	No	No
Business property on premises	$2,500 limit	$2,500 limit	No	No
Business property off premises	$250 limit	$250 limit	No	No
Portable electronic equipment	$1,000 limit	$1,000 limit	No	No
Refrigerated property on premises	$500 limit	$500 limit	No	No
Refrigerated property off premises	Not covered	Not covered	No	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 Coverage A. May be exceeded with approval of the company.	Up to the greater of $3,000 or 1% of Coverage A	No	No
Coverage D: Loss of Use (as a percentage of Coverage C)	20%	20%	No	No
Coverage E: Liability	$100,000 limit	$100,000 limit	No	**Yes, $300,000 limit available.**
Coverage F: Medical Payments	$2,000 limit	$2,000 limit	No	No
Additional Coverages				
Debris Removal (Trees – Wind)	**$1,500 limit $1,000 max per tree**	$500 limit	No	No
Loss Assessment	$2,000 limit	$2,000 limit	No	**Yes, $3,000 limit available.**
Optional Coverages				
Animal Liability	Not covered	Not covered	No	No
Earthquake Coverage	Not covered	Not covered	No	No
Extended/increased replacement cost on dwelling	Not covered	No	No	No
Golf Carts and Low-Speed Vehicles	Not covered	**Limited coverage included**	No	No
Identity Theft or Identity Fraud Expense Coverage	Not covered	Not covered	No	No
Incidental Occupancy	Not covered	**Available**	No	**Yes, Incidental Occupancy endorsement, for the Policyholder only, is available.**
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I - Property	$10,000 limit	$10,000 limit	No	**Yes, $25,000 or $50,000 limits available.**
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II - Liability	$50,000 limit	$50,000 limit	No	**Yes, $100,000 limit available.**
Windstorm or Hail Exclusion	No	No	Yes, the peril of Windstorm or Hail can be excluded.	Yes, peril may be excluded.
Ordinance or Law (as a percentage of Coverage A)	25%	25%	Yes, 50% limit available.	Yes, 50% is available.
Sinkhole	Included in policy	Included in policy	No	No
Scheduled Personal Property	Not covered	Not covered	No	No
Water Backup of Sewers and Drains or Sump Overflow	Not covered	Not covered	No	No
Credit cards, Fund Transfer Cards, Forgery, Counterfeit Money, Cryptocurrency, etc.	Not covered	**$500 limit**	No	No
Trampolines, Ramps, Diving Boards, Pool Slides, Bounce Houses, Zip Lines, Empty Pools, etc.	Not covered	Not covered	No	No
Homeshare Hosting	Not covered	Not covered	No	No

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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 the company, the time of loss inspection or the time of other approval.	No	N/A
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?	N/A	N/A	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	Yes	No	No
Roof Loss Settlement Limitations				
Actual Cash Value Loss Settlement due to age of roof?	No	No	N/A	N/A
Actual Cash Value Roof Loss Settlement due to roof type?	No	No	N/A	N/A
Deductible Options				
Hurricane Deductibles (as a percentage of Coverage C)	$500, 2%, 5%, 10%	$500, 2%, 5%, 10%,	Available deductible options based on Coverage C amount.	Available deductible options based on Coverage C amount.
All Other Peril Deductibles	$500, $1,000, $2,500	$500, $1,000, 2,500	Available deductible options based on Coverage C amount.	Available deductible options based on Coverage C amount.

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Other		
Wind Mitigation Credits	Yes, credits are dependent upon wind-resistive features installed.	Yes, credits are dependent upon wind-resistive features installed.
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	Check
Payment Options		
Are payment plans available, other than full-pay?	Yes	Yes, for premiums over $500.
If Yes to above, what payment options are available?	Quarterly or semiannual	Quarterly or Semi-annual
What down payment percentage is required for each?	40% for Quarterly 60% for Semiannual	40% for Quarterly 60% for Semi-annual
Is premium finance available/acceptable?	Yes, a copy of the premium finance company contract is required with new and renewal policies.	Yes. Copy of contract required with new or renewal policy.