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Coverage Worksheet
Dwelling Fire

Homeowners Choice
Property & Casualty Insurance Company, Inc.

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 coverage.
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)	$15,000	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, limits of 0% (excluded), 2% or 5% are 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.	No
Pool Coverage	In-ground pools, whether adjoining or separated from the dwelling, are covered under Coverage A. Above-ground pools are covered under Coverage B.	Yes, maximum Coverage A and B limits apply.
Coverages 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

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Coverage C: Personal Property		
Covered Causes of Loss	Named Perils	No
Loss Settlement (Replacement Cost or Actual Cash Value)	Actual Cash Value	No
Coverage Amount (as a percentage of Coverage A)	35%	Yes, limits of 0% (excluded) or 1%-50% are 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.	Not covered	No
Securities, deeds, etc.	Not covered	No
Watercraft (other than personal watercraft, which are excluded)	Not covered	No
Trailers not used with watercraft	Not covered	No
Jewelry/furs	Included in policy	No
Firearms	Included in policy	No
Silverware	Included in policy	No
Business property on premises	Included in policy	No
Business property off premises	Included in policy	No
Portable electronic equipment	Included in policy	No
Refrigerated property on premises	$500	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

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Coverage D: Fair Rental Value and Coverage E: Loss of Use (as a percentage of Coverage A)	10%	No
Coverage L: Liability	Available	Yes, it may be added at $100,000 or $300,000 limits or excluded.
Coverage M: Medical Payments	Available	Yes, it may be added at $2,000 limit or excluded.
Additional Coverages		
Debris Removal (Trees – Wind)	$500	No
Loss Assessment	N/A	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	Available	Yes, Incidental Occupancy endorsement, by Policyholder only, is available.
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I - Property	$10,000	Yes, $25,000 or $50,000 limits available.
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II - Liability	Available	Yes, may be added at $50,000 or $100,000 limits, or excluded
Windstorm or Hail Exclusion	No	Yes, peril may be excluded.
Ordinance or Law (as a percentage of Coverage A)	N/A	No
Sinkhole	Available	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

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Credit cards, Fund Transfer Cards, Forgery, Counterfeit Money, Cryptocurrency, etc.	Not covered	No
Trampolines, Ramps, Diving Boards, Pool Slides, Bounce Houses, Zip Lines, Empty Pools, etc.	Not covered	No
Loss Reporting and Repair Limitations		
Permanent repairs made without company authorization	Not covered. Exceptions: 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.	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

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Other		
Wind Mitigation Credits	Available	Yes, credits are dependent upon wind-resistive features installed.
Deductible Options		
Hurricane Deductibles (as a percentage of Coverage A)	$500, 2%, 5%, or 10%	Available deductible options based on Coverage A amount.
All Other Peril Deductibles	$500, $1,000, or $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. Copy of contract required with 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.