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Coverage Worksheet
Condominium Unit Owners

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 coverages.
Loss Settlement (Replacement Cost or Actual Cash Value)	Replacement Cost	No
Minimum Coverage A (Coverage for the dwelling)	$1,000; included in the policy	Yes, coverage may be increased.
Maximum Coverage A	$300,000	Yes, coverage may be decreased.
Coverage A note	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.	N/A
Coverage B: Other Structures (Buildings or structures that are not the Primary Structure)		
Covered Causes of Loss	N/A	N/A
Loss Settlement	N/A	N/A
Coverage Amount (as a percentage of Coverage A)	N/A	N/A
Pool coverage	In-ground pools owned solely by the insured that adjoin or abut the dwelling are covered under Coverage A.	N/A
Coverage A and D: Special Limits		
Cosmetic and Aesthetic Damage to Floors	$10,000 total limit for Coverage A	No
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, Replacement Cost is available.
Coverage Amount	Minimum Coverage: $6,000 Maximum Coverage: $200,000	Yes, coverage limits from $6,000 to $200,000 are available.

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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.	$1,000 limit	No
Watercraft (other than personal watercraft, which are excluded)	$1,000 limit	No
Trailers not used with watercraft	$1,000 limit	No
Jewelry/furs	$1,000 limit for theft	No
Firearms	$2,000 limit for theft	No
Silverware	$2,500 limit for theft	No
Business property on premises	$2,500 limit	No
Business property off premises	$250 limit	No
Portable electronic equipment	$1,000 limit	No
Refrigerated property on premises	$500 limit	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	No
Coverage D: Loss of Use (as a percentage of Coverage C)	20%	No
Coverage E: Liability	$100,000 limit	Yes, a $300,000 limit available.
Coverage F: Medical Payments	$2,000 limit	No
Additional Coverages		
Debris Removal (Trees – Wind)	$500 limit	No
Loss Assessment	$2,000 limit	Yes, $3,000 limit available.

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Optional Coverages		
Animal Liability	Not covered	No
Earthquake Coverage	Not covered	No
Extended/increased replacement cost on dwelling	No	No
Golf Carts and Low-Speed Vehicles	Limited coverage included	No
Identity Theft or Identity Fraud Expense Coverage	Not covered	No
Incidental Occupancy	Available	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	Yes, $25,000 or $50,000 limits available.
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II - Liability	$50,000 limit	Yes, $100,000 limit available.
Windstorm or Hail Exclusion	No	Yes, peril may be excluded.
Ordinance or Law (as a percentage of Coverage A)	25%	Yes, 50% is available.
Sinkhole	Included in policy	No
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 limit	No
Trampolines, Ramps, Diving Boards, Pool Slides, Bounce Houses, Zip Lines, Empty Pools, etc.	Not covered	No
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

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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	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	N/A	N/A
Preferred Contractor (managed repair) – mandatory	N/A	N/A
How is Additional Living Expense paid/administered?	Check	No
Other		
Wind Mitigation Credits	Available	Yes, credits are dependent upon wind-resistive features installed.
Deductible Options		
Hurricane Deductibles (as a percentage of Coverage C)	$500, 2%, 5%, 10%	Available deductible options based on Coverage C amount.
All Other Peril Deductibles	$500, $1,000, $2,500	Available deductible options based on Coverage C amount.

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Payment Options		
Are payment plans available, other than full-pay?	Yes, for premiums over $500	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.