

Citizens Policy Form Descriptions

Homeowners - HO-3 (multi-peril) and HW-2 (wind and hail coverage only)

This policy is available for detached, single-family homes, townhomes, fully installed modular homes and duplexes in which at least one unit is owner-occupied. The home must be owner occupied, whether year-round or seasonal. It covers the building, other structures on the property, the owner's personal property, and provides additional living expense and personal liability coverage.

Modified Homeowners - (HO-8)

Like the HO-3, this policy is available for detached, single-family homes, townhomes, fully installed modular homes and duplexes in which at least one unit is owner-occupied. The home must be owner occupied, whether year-round or seasonal. The HO-8 policy is more restrictive than the HO-3. The most notable exclusion is damage from accidental discharge of water. The HO-8 policy may be written at Actual Cash Value (ACV), with the coverage amount reduced for depreciation. HO-8 policies may not meet the minimum insurance requirements of some mortgage companies.

Tenant/Renters Contents - HO-4 (multi-peril) and HW-4 (wind and hail coverage only)

Available to tenants of a site-built home, apartment or condominium unit (excludes manufactured and mobile homes.) This policy covers renter or tenant personal property, additional living expenses and liability. It does not provide coverage for the structure itself.

Condominium Unit Owners - HO-6 (multi-peril) and HW-6 (wind and hail coverage only)

Available to condominium-unit owners who live in the condominium unit, this policy covers certain features of the unit's interior, as well as personal property, additional living expenses and liability coverage. It does not cover the condominium building. Tenant-occupied condo units are insured under the HO-6 by special endorsement.

Dwelling Fire - DP-3 (multi-peril) and DW-2 (wind and hail coverage only)

This policy is available for tenant-occupied properties and properties that otherwise may not qualify for an HO-3 or HO-8 policy. It provides coverage for the dwelling, other structures on the property, personal property, and loss of rent or additional living expenses. Coverage is slightly more limited than HO-3. Liability coverage is optional.

Dwelling Fire (DP-1)

This policy is also available for tenant-occupied properties and properties that otherwise may not qualify for an HO-3 or HO-8 policy. While similar to the DP-3 policy, the DP-1 policy provides more limited coverage for only certain named perils and does not include coverage for damage from accidental discharge of water or additional living expense. Loss of rental use is covered. Liability coverage is optional.

Mobile Homeowners – MHO-3 (multi-peril) and MW-2 (wind and hail coverage only)

Covers mobile and manufactured homes. The home must be owner occupied, whether year-round or seasonal. The policy includes coverage for the mobile home, other structures on the property, the owner's personal property, and provides additional living expense and personal liability coverage. Coverage is similar to HO-3.

Mobile Home Tenant/Renters Contents (MHO-4)

This coverage is available to tenants of a mobile or manufactured home. It covers the renter or tenant's personal property, additional living expenses and personal liability. It does not provide coverage for the structure itself.

Mobile Home Dwelling Fire - MDP-1 (multi-peril) and MD-1 (wind and hail coverage only)

Available for tenant-occupied properties and properties that otherwise may not qualify for an MHO-3 or MW-2 policy. This policy provides coverage for the dwelling, other structures on the property, personal property, and loss of rent. This policy provides limited coverage for only certain named perils and does not include coverage for damage from accidental discharge of water or additional living expense. Loss of rental use is covered. Liability coverage is optional.

Sinkhole Coverage - Available as an option for policies insuring 1-4 family homes. Sinkhole coverage is included for condo units, tenant risks and mobile homes.

Commercial Residential Policies

Multiperil and wind-only, where available. Excludes water and liability coverage, sprinkler leakage coverage is included. Covers commercial properties used for residential purposes, including:

- Apartment buildings
- Condominium associations
- Continuing care retirement community residential buildings
- Homeowners associations (Common property and residential buildings owned by association)

Commercial Nonresidential Policies

Multiperil and wind-only, where available. Excludes water and liability coverage, sprinkler leakage coverage is included. Covers commercially operated nonresidential property.