














Depopulation HO3 Coverage Comparison for Citizens and Florida Peninsula

Coverage Types	Coverage Details		Can the coverage be added, changed, excluded, or the limit increased?	
				
Coverage A: Dwelling				
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 (RC or ACV)	Replacement Cost	Replacement Cost	No. Note: If the Dwelling is insured at less than 80% of its replacement cost, a coinsurance penalty may apply.	No
Minimum Coverage A (Coverage for the dwelling)	\$25,000	\$175,000 for Dade/Broward \$125,000 for Rest of State	No	Yes, limits up to \$2,000,000 available.
Maximum Coverage A	Less than \$700,000 except Miami-Dade and Monroe where coverage must be less than \$1,000,000.	\$2,000,000	No	Yes, with Underwriting approval.
Coverage B: Other Structures				
Covered Causes of Loss	All causes of loss, with certain exclusions.	All causes of loss, with certain exclusions.	No	Yes, see optional coverages.
Loss Settlement	Replacement Cost on buildings, Actual Cash Value on structures that are not buildings.	Replacement Cost	No	No
Coverage Amount (as a percentage of Coverage A)	2%	Base policy includes 10%	Yes, limits of 5% - 60% in 5% increments available. Coverage can also be excluded (0%).	Yes, limits of 2%, 5% or any 5% increments up to 60% of Coverage A. Limits can also be excluded
Coverage A and B Note	Carports, porches, aluminum framed screened enclosures, screen pool cages or similar structures with a roof or 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 to screened enclosures, aluminum framed carports and awnings caused directly or indirectly by the peril of hurricane is excluded in the base policy.	No	Yes, optional limits of \$10,000 to \$50,000 (in \$10,000 increments) are available.
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.	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.	Yes, subject to the applicable Coverage A, B or C limit.

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Coverage A, B and D: Special Limits				
Cosmetic and Aesthetic Damage to Floors	N/A	\$10,000 combined limit for Coverages A and B.	N/A	No
Accidental discharge or overflow of water from a plumbing, HVAC, appliance or fire sprinkler system.	\$10,000 combined limit for Coverages A and B; Emergency Water Removal is included within this limit.	N/A	Yes: Maximum Coverage A and B limits apply when repairs are made through the Managed Repair Contractor Network Program.	N/A
Coverage C: Personal Property				
Covered Causes of Loss	Named Peril	Named Peril	No	No
Loss Settlement (RC or ACV)	Actual Cash Value	Actual Cash Value	Yes, Replacement Cost available	Yes, Replacement Cost is available.
Coverage Amount (as a percentage of Coverage A)	25%	Base policy includes 50%	Yes, limits of 25%-50% available. Coverage also can be excluded (0%).	Yes, limits of 25% of Coverage A. Limits may also be excluded (0%).
Coverage C: Personal Property Special Limits				
Theft away from premises	Not Covered	Not Covered	No	No
Money, bank Notes, etc.	\$200	\$200	No	No
Securities, deeds, etc.	\$1,000	\$1,500	No	No
Watercraft (other than personal watercraft, which are excluded).	\$1,000	\$1,500	No	No
Trailers Not used with watercraft	\$1,000	\$1,500	No	No
Jewelry/Furs	\$1,000	\$1,500	No	No
Firearms	\$2,000	\$2,500	No	No
Silverware	\$2,500	\$2,500	No	No
Business property on premises	\$2,500	\$2,500	No	No
Business property off premises	\$250	\$500	No	No
Electronic apparatus	\$1,000	\$1,500	No	No
Refrigerated property on premises	\$500	\$500 limit (with \$100 deductible)	No	No
Refrigerated property off premises	Not Covered	Not Covered	No	No

Coverage Types	Coverage Details		Can the coverage be added, changed, excluded, or the limit increased?	
				
Reasonable Emergency Measures Limit				
Costs incurred solely to protect property from further damage or unwanted entry, resulting from a covered loss.	A \$3,000 limit applies to accidental discharge or overflow of water from a plumbing, HVAC, appliance or fire sprinkler system.	A \$3,000 limit applies accidental discharge or overflow of water or steam from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system or household appliance. A \$3,000 or 1% of Coverage A limit whichever is more, applies to all other covered losses. A 2% of Coverage A limit applies to the installation of a tarp or shrink wrap to protect the home from future damage.	Yes: This limit does not apply when emergency Non-weather water removal measures are made through the Emergency Water Removal Services program.	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	Applies to accidental discharge of water from a plumbing, HVAC, appliance or fire sprinkler system. No deductible applies.	N/A	No	No
Coverage D: Loss of Use	10%	10%	No	No
Coverage E: Liability	\$100,000	\$100,000 limit	No	No
Coverage F: Medical Payments	\$2,000	\$2,000 limit	No	No
Additional Coverages				
Debris Removal (Trees – Wind)	\$1,500 limit; \$1,000 max per tree	\$500	No	No
Credit Card, Fund Transfer, Forgery and Counterfeit Money	N/A	\$500	N/A	No
Loss Assessment	\$1,000 limit	\$1,000 limit	No	No
Optional Coverages				
Animal Liability	Not covered	Not covered	No	Yes, an Animal Liability Endorsement is available.
Earthquake Coverage	Not covered	Not covered	No	No
Extended/increased replacement cost on dwelling.	Not covered	Not covered	No	No
Golf Cart	Limited Coverage included	Not covered	No	No
Identity Theft or Identity Fraud Expense Coverage.	Not covered	Not covered	No	Yes, an Identity Theft endorsement is available.
Incidental Occupancy	Not covered	Coverage for a permitted incidental occupancy is limited under Section I and excluded under Section II.	No	No
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property.	\$10,000	\$10,000 limit	No	No
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II – Liability.	\$50,000	\$50,000 limit	No	No
Windstorm or Hail Exclusion	No	Base policy includes Windstorm and Hail coverage.	Yes, the peril of Windstorm or Hail can be excluded	Yes, the peril of Windstorm or Hail can be excluded
Ordinance or Law (as a percentage of Coverage A)	25%	Base policy includes 25%.	Yes, 50% limit available	Yes, 50% limit is available.
Sinkhole	Not Covered	Not Covered	Yes, Sinkhole Coverage available. (Sinkhole-specific deductible applies).	Yes, a Sinkhole Coverage endorsement is available. (Sinkhole-specific deductible applies).

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Scheduled Personal Property	Not Covered	Not Covered	No	No
Water Backup of Sewers and Drains or Sump Overflow	Not Covered	Not Covered	No	No
Trampolines, Ramps, Diving Boards, Pool Slides, Bounce Houses, Zip Lines, Empty Pools, etc.	Not Covered	N/A	No	N/A
Home share hosting	Not Covered	N/A	No	N/A
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 company, the time of loss inspection or the time of other approval.	Not Covered. Exceptions: Reasonable Emergency Measures may include a permanent repair only when necessary to protect the covered property from further damage or to prevent unwanted entry to the property.	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	In no event will we pay for the repair or the replacement of the system or appliance that caused the covered loss.	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 A)	\$500, 2%, 5%, 10%	Base policy includes 2%.	Available deductible options based on Coverage A amount.	Additional hurricane deductible options are available.
All Other Peril Deductibles	\$500, \$1,000, \$2,500	Base policy includes \$1,000	Available deductible options based on Coverage A amount.	Additional AOP deductible options are available.



Wind Mitigation Credits

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Yes. Credits are dependent upon wind resistive features installed.

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Claims Handling

Preferred Contractor (managed repair) – optional

Yes

Yes, but a \$10,000 water limit applies if a Program Contractor is NOT utilized.

Preferred Contractor (managed repair) – mandatory

No

No

How is Additional Living Expense paid/administered?

Check

Check

Payment Options

Are payment plans available, other than full-pay?

Yes

Yes

If Yes to above, what payment options are available?

Quarterly or Semi-Annual

Semi-Annual, 4-Pay or 2nd Option 4-Pay.

What down payment percentage is required for each?

40% for Quarterly
60% for Semi-Annual

60% for Semi-Annual Pay
40% for Four Pay
25% for 2nd Option Four Pay

Is premium finance available/acceptable?

Yes. A copy of the premium finance company contract is required with new and renewal policy.

No