

HO-3

Coverage Worksheet

Homeowners



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, refer to policy
Loss Settlement (Replacement Cost or Actual Cash Value)	Replacement Cost	No
Minimum Coverage A (Coverage for the dwelling)	\$175,000 for Dade/Broward \$125,000 for Rest of State	No
Maximum Coverage A	\$1,000,000	Yes, with Underwriting approval
Coverage B: Other Structures (Buildings or structures that are not the Primary Structure)		
Covered Causes of Loss	All causes of loss, with certain exclusions	Yes, refer to policy
Loss Settlement	Replacement Cost	No
Coverage Amount (as a percentage of Coverage A)	2%	Yes, additional coverage amounts available via endorsement
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 for hurricane Any structure that has a roof or covering of thatch, grass, palm, lattice, slats, or similar material is not covered.	Yes, refer to policy

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
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.	Yes, refer to policy for maximum coverage limits applicable to Coverage A, B, and C
Coverage A, B and D: Special Limits		
Cosmetic and Aesthetic Damage to Floors	\$10,000 combined limit for Coverage A and B	No
Coverage C: Personal Property (Special Limits apply to all causes of loss)		
Covered Causes of Loss	Named Peril	No
Loss Settlement (Replacement Cost or Actual Cash Value)	Actual Cash Value	Yes, replacement cost on contents available via endorsement
Coverage Amount (as a percentage of Coverage A)	50%	Yes, limits of 25% – 75% available. Coverage also can be excluded (0%).
Coverage C: Personal Property Special Limits (Special Limits apply to all causes of loss)		
Theft away from premises	Covered	No
Money, bank notes, etc.	\$200 limit	Yes, refer to policy
Securities, deeds, etc.	\$1,500 limit	No
Watercraft (other than personal watercraft, which are excluded)	\$1,500 limit	No
Trailers not used with watercraft	\$1,500 limit	No
Jewelry/furs	\$1,500 limit for loss by theft only	Yes, refer to policy
Firearms	\$2,500 limit for loss by theft only	No
Silverware	\$1,500 limit for loss by theft only	No
Business property on premises	\$2,500 limit	No
Business property off premises	\$500 limit	No

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Electronic apparatus	\$1,500 limit	No
Refrigerated property on premises	\$500 limit (with \$100 deductible)	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	The greater of \$3,000 or 1% of Coverage A limit applies	No
Coverage D: Loss of Use (as a percentage of Coverage A)	10%	No
Coverage E: Liability	\$100,000 limit	Yes, refer to policy
Coverage F: Medical Payments	\$2,000 limit	Yes, refer to policy
Additional Coverages		
Debris Removal (Trees – Wind)	\$500 limit	No
Credit Card, Fund Transfer, Forgery and Counterfeit Money	\$500 limit	Yes, refer to policy
Loss Assessment	\$1,000 limit	No
Optional Coverages		
Animal Liability	Not covered	Yes, coverage available via endorsement
Earthquake Coverage	Not covered	No
Extended/increased replacement cost on dwelling	Not covered	No
Golf Cart	\$5,000 for physical damage; \$25,000 liability/\$2,000 medical payments	No
Identity Theft or Identity Fraud Expense Coverage	Not covered	Yes, an Identity Theft endorsement is available
Incidental Occupancy	Coverage for a permitted incidental occupancy is limited under Section I and excluded under Section II	No
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property	\$10,000 limit	Yes, refer to policy

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II – Liability	\$50,000 limit	No
Windstorm or Hail Exclusion	No	Yes, the peril of Windstorm or Hail can be excluded
Ordinance or Law (as a percentage of Coverage A)	25%	Yes, additional coverage options available via endorsement
Sinkhole	Not covered	Yes, a Sinkhole Coverage endorsement is available. (Sinkhole-specific deductible applies)
Scheduled Personal Property	Not covered	No
Water Backup of Sewers and Drains or Sump Overflow	Not covered	Yes, coverage available via endorsement
Loss Reporting and Repair Limitations		
Permanent repairs made without company authorization	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.	N/A
Water Loss Limitations		
Is water damage coverage limited based on the age of dwelling?	Yes	Yes. homes over 40 years of age include a mandatory water coverage limitation of \$10,000 and a premium credit. Alternately, if your home is 40 years or newer, you can endorse your policy to add the Limited Water Damage Endorsement for a premium credit.
Is there a <i>complete</i> water damage exclusion?	No	Yes, exclusion available via endorsement
If water damage is excluded, is a buy-back offered?	N/A	N/A
Is there a coverage limitation restricting tear-out, and are repairs only to the portion of the plumbing system or appliance that caused the loss?	Yes	No

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
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	Yes	Yes, available via endorsement
Preferred Contractor (managed repair) – mandatory	No	N/A
How is Additional Living Expense paid/administered?	Up to 24 consecutive months	Refer to policy form for specific limitations
Other		
Wind Mitigation Credits	Available	Yes. Credits are dependent upon wind resistive features installed.
Deductible Options		
Hurricane Deductibles (as a percentage of Coverage A)	2%, 5%, & 10%	Available hurricane deductible options based on Coverage A amount
All Other Peril Deductibles	\$500, \$1,000, \$2,500, \$5,000 & \$10,000	Available All Other Perils 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?	Semi-Annual, Four Pay – Quarterly or 2nd Option Four Pay	N/A
What down payment percentage is required for each?	60% for Semi-Annual 40% for Four Pay - Quarterly 25% for 2nd Option Four Pay	N/A
Is premium finance available/acceptable?	No	No

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. Please refer to your Citizens policy, or contact your agent if you have questions about your Citizens coverage.