



Understanding your policy and available coverages is key to ensuring that your condominium unit is adequately protected. It's important to read your Citizens policy documents carefully to understand the types of coverage included as well as any deductibles or exclusions that may apply. Your agent is your best source of information if you have questions or concerns about your policy.

For additional information about your policy and available coverage, contact your agent or Citizens at 866.411.2742 or visit [www.citizensfla.com/personal-policies](http://www.citizensfla.com/personal-policies).

## Standard Unit Owner Coverages\*

Citizens' personal residential condominium unit owners' insurance policies include several standard coverage types.

### Coverage A – Condominium Unit

Covers any alterations, appliances, fixtures and improvements contained within your unit and are your responsibility according to a corporation or association of property owners agreement or that is a structure solely owned by you on the premises. Coverage is provided on a replacement cost basis and based on the type of policy and limits selected. The minimum coverage amount is \$1,000.



Need to report a claim?  
**Contact Citizens First**

Report it online via myPolicy at  
[www.citizensfla.com/mypolicy](http://www.citizensfla.com/mypolicy)  
24 hours a day, seven days a week  
**866.411.2742**

Scan QR code to  
report online



This brochure is for informational purposes. In the event of any inconsistency between this brochure and your insurance policy, the terms of the insurance policy control.

La version en Español esta disponible en  
[www.citizensfla.com/brochures](http://www.citizensfla.com/brochures).

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[www.citizensfla.com/brochures](http://www.citizensfla.com/brochures).



**Citizens Property Insurance Corporation**  
866.411.2742  
[www.citizensfla.com](http://www.citizensfla.com)

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# Condominium Unit Owner Policies: Coverage Overview



### Coverage C – Personal Property

Covers the depreciated value of your personal property and condominium unit contents such as clothing, appliances and furniture. Coverage is based on policy type and limit selected.

### Coverage D – Loss of Use

Covers incurred additional living expenses and/or fair rental value if you are temporarily unable to live in your unit following a covered loss.

### Coverage E – Personal Liability<sup>‡</sup>

Covers bodily injury or property damage for which you or other people covered by the policy are deemed legally liable.

### Coverage F – Medical Payments to Others<sup>‡</sup>

Covers reasonable and necessary medical expenses if someone is injured on your property.

### Sinkhole Loss Coverage<sup>‡</sup>

Is included automatically in your condominium unit owners' policy for no additional premium.

### Loss Assessment Coverage

Covers the potential for condominium unit owners to be assessed for certain kinds of loss by the corporation or association as a result of a direct loss to the property owned collectively by all members and caused by a peril insured against under *Coverage A – Dwelling*.

\* Limits and exclusions may apply. Default coverage limits may vary. Consult your policy or agent to confirm your policy's specific coverages and exclusions.

‡ Not available in wind-only policy types.

## Optional Coverages

The following coverages are available for an additional premium:

### Increased Coverage A – Condominium Unit

The basic limit of \$1,000 may be increased.

For multiperil policies, Section I (property) perils insured against may be broadened to cover additional types of loss. Consult your agent to determine the coverage most appropriate for you.

### Special Coverage A – Condominium Unit Owners

The standard named perils insured against covering the unit owner's building portion (i.e., Coverage A) may be broadened to include all perils, except those perils specifically excluded.

### Ordinance or Law Increased Amount of Coverage

Coverage may be increased from 25% to 50% of Coverage A.

### Personal Property Replacement Cost

Coverage may be increased to provide for the cost of fully replacing your personal property, without depreciation, up to the Coverage C limit of the policy.

### Unit Owner Rental to Others

Coverage may be changed to include the rental of the residence premises to others.

## Other Policy Features

### Deductibles

A *deductible* represents the out-of-pocket expense you, the insured, are responsible for paying in a covered claim. This amount is applied to the total amount of the covered damage to determine Citizens' responsibility. Payments are made only if the amount of the covered loss exceeds your deductible. You can find your deductible information on the policy *Declarations* page of your policy.

- **Hurricane deductible** – Your Hurricane deductible is an out-of-pocket expense you are

responsible for and must be exceeded before Citizens will pay for covered hurricane damage under your policy. The Hurricane deductible is generally a higher dollar amount than other policy deductibles and is based on a percentage of your Coverage A.

Hurricane deductibles are applied on a calendar-year basis (i.e., January through December). During a busy hurricane season, you only will be required to pay your Hurricane deductible once – even if you make repairs from multiple named storms. Report claims and keep receipts for hurricane repairs even if you don't reach your deductible from one storm. Any amount you pay applies toward your calendar-year Hurricane deductible, reducing your cost for any additional storms that year.

- **All Other Perils (AOP) deductible** – If your unit is damaged by a covered peril other than a named hurricane, the All Other Perils (AOP) deductible applies. AOP deductibles are a fixed dollar amount.
- **Other Windstorm deductible (Wind-Only)** – Wind-Only policies insure your unit against windstorm damage. These types of policies have an Other Windstorm deductible and a Hurricane deductible. The Other Windstorm deductible applies to damage caused by a windstorm (tropical storm, tornado or hail) that is not a named hurricane. Generally, Other Windstorm deductibles are a fixed dollar amount.

### Flood Insurance

Your Citizens condominium unit policy *does not cover* damage from rising water (flood, wave wash, tidal surge, etc.). Flood insurance is available through private carriers and the National Flood Insurance Program. Visit [www.floodsmart.gov](http://www.floodsmart.gov) or contact your agent to learn more.