

















Depopulation HO3 Coverage Comparison for Citizens and Loggerhead

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. Note: If the Dwelling is insured at less than 80% of its replacement cost, a coinsurance penalty may apply.
Minimum Coverage A (Coverage for the dwelling)	\$25,000	No minimum	No	No
Maximum Coverage A	Less than \$700,000 except Miami-Dade and Monroe where coverage must be less than \$1,000,000.	\$1,500,000	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	No
Loss Settlement	Replacement Cost on buildings, Actual Cash Value on structures that are not buildings.	Replacement cost on buildings, actual cash value on structures that are not buildings.	No	No
Coverage Amount (as a percentage of Coverage A)	2%	2% included	Yes, limits of 5%-60% in 5% increments available. Coverage can also be excluded (0%).	Yes, 0% to 20% of the Coverage A limit.
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.	Screen enclosures, carports, patio covers and similar structures are covered under Coverage A if attached to the dwelling. Covered under Coverage B if detached.	No	N/A
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, whether adjoining or separated from the dwelling, are covered under Coverage A.	Yes, maximum Coverage A, B and C limits apply.	No
Coverage A, B and D: Special Limits				
Cosmetic and Aesthetic Damage to Floors	N/A	\$10,000 combined limit for Coverage 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

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Coverage C: Personal Property				
Covered Causes of Loss	Named Peril	Named Peril	No	Yes
Loss Settlement (RC or ACV)	Actual Cash Value	Actual Cash Value	Yes, Replacement Cost available.	Yes, replacement cost endorsement is available.
Coverage Amount (as a percentage of Coverage A)	25%	50% included	Yes, limits of 25%-50% available. Coverage also can be excluded (0%).	Yes, 0% to 75% of Coverage A limit.
Coverage C: Personal Property Special Limits				
Theft away from premises	Not Covered	Yes up to 10% of the limit shown for Coverage C or \$1,000 whichever is greater	No	Yes, 15% and 20%.
Money, bank Notes, etc.	\$200	\$200	No	Yes, up to \$5,000
Securities, deeds, etc.	\$1,000	\$1,500	No	Yes, up to \$10,000
Watercraft (other than personal watercraft, which are excluded)	\$1,000	\$1,500	No	Yes, \$2,500 and \$5,000
Trailers Not used with watercraft	\$1,000	\$1,500	No	Yes, \$2,500 and \$5,000
Jewelry/furs	\$1,000	\$1,500	No	Yes, up to \$20,000
Firearms	\$2,000	\$2,500	No	Yes, up to \$50,000
Silverware	\$2,500	\$2,500	No	Yes, up to \$15,000
Business property on premises	\$2,500	\$2,500	No	Yes, \$3,500 and \$5,000
Business property off premises	\$250	\$1,500	No	Yes, \$2,500 and \$5,000
Electronic apparatus	\$1,000	\$1,500	No	Yes, up to \$20,000
Refrigerated property on premises	\$500	Not included	No	Yes
Refrigerated property off premises	Not Covered	Not included	No	N/A
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.	Yes 1% of the limit shown for Coverage A or \$3,000 whichever is greater	Yes: This limit does Not apply when emergency Non-weather water removal measures are made through the Emergency Water Removal Services program.	N/A
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	N/A
Coverage D: Loss of Use	10%	10%	No	Yes, 15% and 29%.
Coverage E: Liability	\$100,000	\$100,000 limit	No	Yes, \$200,000, \$300,000 and \$500,000.
Coverage F: Medical Payments	\$2,000	\$1,000	No	Yes, \$2,500, \$5,000 and \$10,000.

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Additional Coverages				
Debris Removal (Trees – Wind)	\$1,500 limit; \$1,000 max per tree.	\$1,000 Aggregate, \$500 for any single tree	No	No
Credit Card, Fund Transfer, Forgery and Counterfeit Money	N/A	\$500 limit	N/A	Yes, \$10,000
Loss Assessment	\$1,000 limit	\$1,000 limit	No	Yes, \$5,000 and \$10,000.
Optional Coverages				
Animal Liability	Not covered	Not covered	No	Yes, \$25,000, \$50,000 and \$100,000.
Earthquake Coverage	Not covered	Not covered	No	No
Extended/increased replacement cost on dwelling.	Not covered	No	No	Yes, 10% and 20% of Coverage A.
Golf Cart	Limited Coverage included	Not included	No	Yes
Identity Theft or Identity Fraud Expense Coverage.	Not covered	Not included	No	Yes
Incidental Occupancy	Not covered	Not included	No	Yes
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property.	\$10,000 limit	\$10,000	No	Yes, \$25,000 and \$50,000.
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II – Liability.	\$50,000 limit	\$50,000	No	No
Windstorm or Hail Exclusion	No	No	Yes, the peril of Windstorm or Hail can be excluded.	Yes, can be excluded
Ordinance or Law (as a percentage of Coverage A)	25%	25%	Yes, 50% limit available.	Yes, 0%, 10%, and 50%
Sinkhole	Not Covered	Catastrophic Ground Cover Collapse is covered as defined by F.S. 627.706.	Yes, Sinkhole Coverage available. (Sinkhole-specific deductible applies).	Yes
Scheduled Personal Property	Not Covered	Not included	No	Yes
Water Backup of Sewers and Drains or Sump Overflow	Not Covered	Not included	No	Yes, \$5,000, \$10,000, and \$25,000.
Credit Cards, Fund Transfer Cards, Forgery, Counterfeit Money, Cryptocurrency, etc.	Not Covered	N/A	No	N/A
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

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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 except for Reasonable Emergency Measures; there is no coverage for repairs that begin before the earlier of 72 hours after we are notified of the loss, the time of loss inspection by us, or the time of other approval by us.	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	Yes, available for a credit.
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	Yes	No	No
Roof Loss Settlement Limitations				
Actual Cash Value Loss Settlement due to age of roof?	No	Roof Payment Schedule due to age of roof.	N/A	Yes, Replacement Cost Available.
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%	\$500, 2%, 5%, 10%	Available deductible options based on Coverage A amount.	Available deductible options based on Coverage A amount.
All Other Peril Deductibles	\$500, \$1,000, \$2,500	\$500, \$1,000, \$2,500, \$5,000, 1%, 2%, 5%, 10%	Available deductible options based on Coverage A amount.	Available deductible options based on Coverage A amount.



Wind Mitigation Credits		
Wind Mitigation Credits	Yes. Credits are dependent upon wind resistive features installed.	Yes, credits are subject to results from features specified on Wind Mitigation Inspection.
Claims Handling		
Preferred Contractor (managed repair) – optional	Yes	No
Preferred Contractor (managed repair) – mandatory	No	No
How is Additional Living Expense paid/administered?	Check	Check/EFT as incurred.
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	Full Pay, Semi-Annual, Quarterly and Monthly
What down payment percentage is required for each?	40% for quarterly 60% for semi-annual	Full 100%, Semi-Annual 55%, Quarterly 31% and Monthly 11%
Is premium finance available/acceptable?	Yes. A copy of the premium finance company contract is required with new and renewal policy.	No