













# Depopulation HO3 Coverage Comparison for Citizens and TypTap

Coverage Types	Coverage Details		Can the coverage be added, changed, excluded, or the limit increased?	
	 <b>CITIZENS</b> <small>PROPERTY INSURANCE CORPORATION</small>	 <b>TypTap</b> <sup>TM</sup> <b>Insurance</b>	 <b>CITIZENS</b> <small>PROPERTY INSURANCE CORPORATION</small>	 <b>TypTap</b> <sup>TM</sup> <b>Insurance</b>
<b>Coverage A: Dwelling</b>				
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	<b>\$125,000</b>	No	No
Maximum Coverage A	Less than \$700,000 except Miami-Dade and Monroe where coverage must be less than \$1,000,000.	<b>\$2,000,000</b>	No	No
<b>Coverage B: Other Structures</b>				
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%	<b>10%</b>	Yes, limits of 5% - 60% in 5% increments available. Coverage can also be excluded (0%).	Yes, excluded (0%) or limits of 2%, 5%, or 10% available.
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	<b>Can be added or increased but cannot be excluded.</b>
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. Aboveground pools are covered under Coverage B.	Yes, maximum Coverage A, B and C limits apply.	Yes, maximum Coverage A and B limits apply.

Coverage Types	Coverage Details		Can the coverage be added, changed, excluded, or the limit increased?	
				
<b>Coverage A, B and D: Special Limits</b>				
Cosmetic and Aesthetic Damage to Floors	N/A	1% of Coverage A 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.	<b>\$10,000 combined limit for Coverages A and B; Emergency Water Removal is included within this limit.</b>	N/A	<b>Yes: Maximum Coverage A and B limits apply when repairs are made through the Managed Repair Contractor Network Program.</b>	N/A
<b>Coverage C: Personal Property</b>				
Covered Causes of Loss	Named Peril	Named Perils	No	No
Loss Settlement (RC or ACV)	Actual Cash Value	Actual Cash Value	Yes, Replacement Cost available.	Yes, Replacement Cost available.
Coverage Amount (as a percentage of Coverage A)	25%	<b>35%</b>	Yes, limits of 25%-50% available. Coverage also can be excluded (0%).	Yes, excluded (0%) or limits of 25%- 50% available.
<b>Coverage C: Personal Property Special Limits</b>				
Theft away from premises	Not Covered	Not Covered	No	No
Money, bank notes, etc.	\$200	\$200	No	No
Securities, deeds, etc.	\$1,000	<b>\$1,500</b>	No	No
Watercraft (other than personal watercraft, which are excluded).	\$1,000	<b>\$1,500</b>	No	No
Trailers not used with watercraft	\$1,000	<b>\$1,500</b>	No	No
Jewelry/Furs	\$1,000	<b>\$1,500</b>	No	No
Firearms	\$2,000	<b>\$2,500</b>	No	No
Silverware	\$2,500	\$2,500	No	No
Business property on premises	\$2,500	\$2,500	No	No
Business property off premises	\$250	<b>\$1,500</b>	No	No
Electronic apparatus	\$1,000	<b>\$1,500</b>	No	No
Refrigerated property on premises	<b>\$500</b>	Not Covered	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?	
				
<b>Reasonable Emergency Measures Limit</b>				
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.	Greater of \$3,000 or 1% of Coverage A.	<b>Yes: This limit does not apply when emergency Non-weather water removal measures are made through the Emergency Water Removal Services program.</b>	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	N/A
Coverage D: Loss of Use	10%	10%	No	No
Coverage E: Liability	\$100,000	\$100,000	No	<b>Yes, \$300,000 available.</b>
Coverage F: Medical Payments	\$2,000	\$2,000	No	No
<b>Additional Coverages</b>				
Debris Removal (Trees – Wind)	<b>\$1,500 limit; \$1,000 max per tree</b>	\$1,000 per occurrence, \$500 per tree.	No	No
Credit Card, Fund Transfer, Forgery and Counterfeit Money	N/A	<b>\$500</b>	N/A	No
Loss Assessment	\$1,000 limit	\$1,000	No	No
<b>Optional Coverages</b>				
Animal Liability	Not covered	Not Covered	No	No
Earthquake Coverage	Not covered	Not Covered	No	No
Extended/increased replacement cost on dwelling.	Not covered	Not Covered	No	No
Golf Cart	<b>Limited Coverage included</b>	Not Covered	No	No
Identity Theft or Identity Fraud Expense Coverage.	Not covered	Not Covered	No	No
Incidental Occupancy	Not covered	<b>Limited Coverage</b>	No	<b>Policy may be endorsed for Incidental Occupancy by the Policyholder only.</b>
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property.	\$10,000	\$10,000	No	<b>Yes, \$25,000 or \$50,000 available.</b>
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II – Liability.	\$50,000	\$50,000	No	<b>Yes, \$100,000 available.</b>
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, 50% limit available.
Sinkhole	Not Covered	Not Covered	Yes, Sinkhole Coverage available. (Sinkhole-specific deductible applies).	Yes, coverage can be added or excluded. 10% of Coverage A deductible applies.

Coverage Types	Coverage Details		Can the coverage be added, changed, excluded, or the limit increased?	
				
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
<b>Loss Reporting and Repair Limitations</b>				
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: 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.	No	N/A
<b>Water Loss Limitations</b>				
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	Yes	No	No
<b>Roof Loss Settlement Limitations</b>				
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
<b>Deductible Options</b>				
Hurricane Deductibles (as a percentage of Coverage A)	\$500, 2%, 5%, 10%	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	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 dependent upon wind-resistive features installed.

### 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

### 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

Quarterly or Semi-annual

What down payment percentage is required for each?

40% for Quarterly  
60% for Semi-Annual

40% Quarterly  
60% Semi-annual

Is premium finance available/acceptable?

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

Yes. Copy of contract required with new and renewal policy.