

















## Depopulation HO3 Coverage Comparison for Citizens and US Coastal

Coverage Types	Coverage Details		Can the coverage be added, changed, excluded, or the limit increased?	
				
<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	All causes of loss, with certain exclusions.
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.	Homes must be insured for a least 100% of replacement cost value, but not more than 125%.
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>\$1,250,000</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	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, limits of 1%-20% available; Coverage can also be excluded (0%), and coverage is available for each \$1,000 over 20%.
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. These structures are 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 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.

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<b>Coverage A, B and D: Special Limits</b>				
Cosmetic and Aesthetic Damage to Floors	N/A	<b>\$10,000 limit</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
Matching Sublimit Endorsement	N/A	Repairs or replacements of undamaged parts of the building solely to match repairs made to damage as a result of a covered loss limited to 1% of Coverage A.	N/A	No
<b>Coverage C: Personal Property</b>				
Covered Causes of Loss	Named Peril	Named Peril	No	<b>Yes</b>
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%	<b>50%</b>	Yes, limits of 25%-50% available. Coverage also can be excluded (0%).	Minimum of 25% to maximum 75% of Coverage A or may be excluded entirely.
<b>Coverage C: Personal Property Special Limits</b>				
Theft away from premises	Not Covered	<b>Covered</b>	No	No
Money, bank Notes, etc.	\$200	\$200	No	<b>Yes, up to \$400</b>
Securities, deeds, etc.	\$1,000	\$1,000	No	<b>Yes, up to \$2,500</b>
Watercraft (other than personal watercraft, which are excluded).	\$1,000	\$1,000	No	No
Trailers Not used with watercraft	\$1,000	\$1,000	No	No
Jewelry/furs	\$1,000	\$1,000	No	<b>Yes, up to \$3,000</b>
Firearms	\$2,000	\$2,000	No	<b>Yes, up to \$4,000</b>
Silverware	\$2,500	\$2,500	No	<b>Yes, up to \$4,000</b>
Business property on premises	\$2,500	\$2,500	No	No
Business property off premises	\$250	\$250	No	No
Electronic apparatus	\$1,000	\$1,000	No	No
Refrigerated property on premises	\$500	\$500	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.	Yes, up to the greater of 1% of Coverage A limit of liability or \$3,000.	Yes: This limit does Not apply when emergency Non-weather water removal measures are made through the Emergency Water Removal Services program.	May be increased with company approval, or if company fails to respond within 48 hours of insured request; then may be increased only up to the cost incurred by the insured for reasonable emergency measures necessary to protect the covered property from further damage.
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.	<b>Applies to accidental discharge of water from a plumbing, HVAC, appliance or fire sprinkler system. No deductible applies.</b>	N/A	No	N/A
Coverage D: Loss of Use	10%	10%	No	<b>Yes, 20% available.</b>
Coverage E: Liability	\$100,000	\$100,000	No	<b>Yes, \$300,000 and \$500,000</b>
Coverage F: Medical Payments	<b>\$2,000</b>	\$1,000	No	<b>Yes, \$2,500 and \$5,000</b>
<b>Additional Coverages</b>				
Debris Removal (Trees – Wind)	<b>\$1,500 limit; \$1,000 max per tree</b>	\$500	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 included	No	<b>Yes, \$5,000 and \$10,000</b>
<b>Optional Coverages</b>				
Animal Liability	Not covered	Not included	No	<b>Yes, \$50,000</b>
Earthquake Coverage	Not covered	Not included	No	No
Extended/increased replacement cost on dwelling.	Not covered	Not included	No	<b>Limited to a maximum of 20% of Coverage A.</b>
Golf Cart	<b>Limited Coverage included</b>	Not included	No	<b>Yes</b>
Identity Theft or Identity Fraud Expense Coverage.	Not covered	Not included	No	<b>Yes</b>
Incidental Occupancy	Not covered	Not included	No	No
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property.	\$10,000 limit	\$10,000	No	<b>Yes, \$25,000 and \$50,000</b>
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II – Liability.	\$50,000	\$50,000	No	No
Windstorm or Hail Exclusion	No	Not included	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%	25% of Coverage A	Yes, 50% limit available	Yes, 10% and 50% or may be excluded entirely.

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Sinkhole	Not Covered	Not included	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
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	Not Covered	No	No
Home share hosting	Not Covered	Not Covered	No	No
<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 except for Reasonable Emergency Measures; there is No coverage for repairs that begin the earlier of (a) 72 hours after we are Notified of the loss, (b) the time of the loss inspection by us, or (c) the time of other approval by us.	No	N/A
<b>Water Loss Limitations</b>				
Is water damage coverage limited based on the age of dwelling?	No	No	No	Yes. After the policy's 3rd renewal, homes 41 years or older receive water damage exclusion. \$10,000 water limitation available for an additional premium
Is there a complete water damage exclusion?	No	Not included	No	Yes, exclusion available via endorsement.
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	Yes, a Roof Surfaces Payment Schedule Endorsement is available.
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%	\$500, 1%, 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	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	Two payment, Four Payment, Six Payment
What down payment percentage is required for each?	40% for quarterly 60% for semi-annual	50% for Two Payment, 25% for Four Payment and Six Payment
Is premium finance available/acceptable?	Yes. A copy of the premium finance company contract is required with new and renewal policy.	No