














# Depopulation DP3 Coverage Comparison for Citizens and Security First

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.	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 co-insurance penalty may apply.	Homes must be insured to at least 100% of replacement cost value but may not be insured to over 125% replacement cost.
Minimum Coverage A (Coverage for the dwelling)	\$15,000	<b>\$125,000* \$150,000 minimum Coverage A in Orange, Osceola, Seminole, Broward, Palm Beach and Miami-Dade.</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>\$1,000,000</b>	No	Risks exceeding binding limits are subject to review with additional documentation requirements.
<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)	<b>2%</b>	1%	Yes, limits of 10%-60% in 5% increments available. Cannot be excluded.	Yes, available limits are: 2%, 5%-20% of Coverage A limit.
Coverage A and B Note	Carpports, 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.	Coverage to screened enclosures, aluminum framed carports and awnings caused by the peril of hurricane is excluded in the base policy.	No	<b>Yes, optional coverage to add limited screen enclosure and carport coverage for hurricane losses is available.</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 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. Aboveground pools are covered as personal property, Coverage C.	Yes, maximum Coverage A, B and C limits apply.	Yes, maximum Coverage A, B and C limits apply.

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<b>Coverage A, B and D: Special Limits</b>				
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.	Not Covered	<b>Yes, Maximum Coverage A and B limits apply when repairs are made through the Managed Repair Contractor Network Program.</b>	No
Cosmetic and Aesthetic Damage to Floors	N/A	Not Covered	N/A	No
<b>Coverage C: Personal Property</b>				
Covered Causes of Loss	Named Peril	Named Peril	No	No
Loss Settlement (RC or ACV)	Actual Cash Value	Actual Cash Value	No	<b>Yes, Personal Property Replacement Cost endorsement is available.</b>
Coverage Amount (as a percentage of Coverage A)	25%	\$10,000	Yes, limits up to 50% available. Coverage also can be excluded (0%).	Yes, Available limits are: Excluded (\$0)-\$250,000.
<b>Coverage C: Personal Property Special Limits</b>				
Theft away from premises	Not Covered	Not Covered	No	No
Money, bank Notes, etc.	Not Covered	Not Covered	No	No
Securities, deeds, etc.	Not Covered	Not Covered	No	No
Watercraft (other than personal watercraft, which are excluded).	Not Covered	Not Covered	No	<b>Yes, with optional coverages</b>
Trailers Not used with watercraft	Not Covered	<b>\$1,000 limit</b>	No	<b>Yes, with optional coverages</b>
Jewelry/furs	Not Covered	Not Covered	No	<b>Yes, with optional coverages</b>
Firearms	Not Covered	Not Covered	No	<b>Yes, with optional coverages</b>
Silverware	Not Covered	Not Covered	No	<b>Yes, with optional coverages</b>
Business property on premises	Not Covered	<b>\$2,500 limit</b>	No	No
Business property off premises	Not Covered	<b>\$250 limit</b>	No	No
Electronic apparatus	Not Covered	Not Covered	No	<b>Yes, with optional coverages</b>
Refrigerated property on premises	<b>\$500</b>	Not Covered	No	<b>Spoilage coverage included in the Equipment Breakdown endorsement.</b>
Refrigerated property off premises	Not Covered	Not Covered	No	No
<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	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: Fair Rental Value (as a percentage of Coverage A).	10%	10% of Coverage A.	No	No
Coverage L: Liability	\$100,000 (optional)	\$100,000	No	<b>Yes, \$200,000, \$300,000 or \$500,000 limits are available.</b>
Coverage M: Medical Payments	<b>\$2000 (optional)</b>	\$1,000	No	<b>Yes, \$2,500 or \$5,000 limits available.</b>

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<b>Additional Coverages</b>				
Debris Removal (Trees – Wind)	Not covered	Debris removal expense is included in the limit of liability applying to the damaged property	No	No
Loss Assessment	Not covered except for \$2,000 for Condominium Unit Owners.	Not included	No	<b>Loss Assessment Coverage may be purchased with a Limit of \$1,000</b>
<b>Optional Coverages</b>				
Animal Liability	Not covered	Not included	No	<b>Dog liability coverage may be purchased for eligible dog breeds.</b>
Earthquake Coverage	Not covered	Not included	No	No
Extended/increased replacement cost on dwelling.	Not covered	Not included	No	No
Golf Cart	<b>Limited Coverage included</b>	Not included	No	<b>Yes, Golf Cart endorsement is available.</b>
Identity Theft or Identity Fraud Expense Coverage.	Not covered	Not included	No	<b>Yes, Identity Theft endorsement is available</b>
Incidental Occupancy	Not covered	Not included	No	<b>Yes, Permitted Incidental Occupancies endorsement is available</b>
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property.	\$10,000 limit	\$10,000 limit	No	<b>Yes. Optional increased limits \$25,000 and \$50,000.</b>
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II – Liability.	\$50,000 limit	\$50,000 limit	No	No
Windstorm or Hail Exclusion	No	Base policy includes windstorm and hail coverage.	Yes, the peril of Windstorm or Hail can be excluded.	Yes, the peril of Windstorm or Hail can be excluded if capacity allows exclusion.
Ordinance or Law (as a percentage of Coverage A)	Not Covered	<b>25% limit</b>	No	No
Sinkhole	Not Covered	Not included	Yes, Sinkhole Coverage available. (Sinkhole specific deductible applies).	Yes, optional coverage is available.
Scheduled Personal Property	Not Covered	Not included	No	<b>Yes, optional coverage is available.</b>
Water Backup of Sewers and Drains or Sump Overflow	Not Covered	<b>\$5,000 limit</b>	No	<b>Included if a policy includes water damage coverage.</b>
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
<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.	N/A	No

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<b>Water Loss Limitations</b>				
Is water damage coverage limited based on the age of dwelling?	No	Yes	No	Dwellings over thirty (30) years of age, built after 1975 may be written with either limited water damage coverage or excluding water damage coverage. Dwellings over thirty (30) years of age with standard water damage coverage will renew with limited water damage coverage with the option to exclude water damage coverage.
Is there a complete water damage exclusion?	No	<b>Yes, Dwellings built in or prior to 1975 will have water coverage excluded.</b>	No	If proof is provided that the plumbing components have been replaced within the last 15 years, limited water coverage is available. If proof is provided that the plumbing, HVAC, and roofing components have been updated within the past 15 years the applicant can have limited or standard water.
If water damage is excluded, is a buy-back offered?	N/A	No	N/A	No
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	Yes	N/A	<b>Roof Surfaces Payment Schedule Endorsement is required for: Shingle roofs older than 10 years Tile or Metal roofs older than 25 years</b>
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, \$1000, \$2500, 1%, 3%, 2%, 5%, 10%	N/A	Available deductible options based on Coverage A amount.
All Other Peril Deductibles	\$500, \$1,000, \$2,500	\$500, \$1,000, \$2,500, \$5,000	N/A	N/A



<b>Wind Mitigation Credits</b>		
Wind Mitigation Credits	Yes. Credits are dependent upon wind resistive features installed.	Yes. Credits are dependent upon wind resistive features installed.
<b>Claims Handling</b>		
Preferred Contractor (managed repair) – optional	Yes	Yes
Preferred Contractor (managed repair) – mandatory	No	No
How is Additional Living Expense paid/administered?	Check	Check
<b>Payment Options</b>		
Are payment plans available, other than full-pay?	Yes	Yes
If Yes to above, what payment options are available?	Quarterly or semi-annual	Monthly Payment Plan, Quarterly Payment Plan, Semi Annual Payment Plan
What down payment percentage is required for each?	40% for quarterly 60% for semi-annual	8.33% of the total policy premium plus mandatory fees for Monthly
Is premium finance available/acceptable?	Yes. A copy of the premium finance company contract is required with new and renewal policy.	No