











# Depopulation HO6 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	No
Minimum Coverage A (Coverage for the dwelling)	\$1,000: included in the policy	<b>\$30,000</b>	<b>Yes</b>	No
Maximum Coverage A	Coverage A and Coverage C combined must be less than \$700,000 except in Miami-Dade and Monroe where coverage must be less than \$1,000,000.	\$500,000	No	<b>Risks exceeding binding limits are subject to review with additional documentation requirements.</b>
<b>Coverage B: Other Structures</b>				
Covered Causes of Loss	N/A	N/A	N/A	N/A
Loss Settlement	N/A	N/A	N/A	N/A
Coverage Amount (as a percentage of Coverage A)	N/A	N/A	N/A	N/A
Coverage A 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.	Coverage to awnings, aluminum framed screened enclosures, or aluminum framed carports caused by the peril of a hurricane loss is excluded.	No	<b>Limited Screened Enclosure and Carport Coverage may be purchased.</b>
Pool Coverage	In-ground pools that adjoin or abut the dwelling are covered under Coverage A. Above-ground pools are covered as personal property, Coverage C.	In-ground pools owned solely by the insured that adjoin or abut the dwelling and are not separated from the dwelling by clear space are covered under Coverage A. Above-ground pools are covered as personal property, Coverage C.	Yes, maximum Coverage A and C limits apply.	Yes, maximum Coverage A and C limits apply.
<b>Coverage A and B: Special Limits</b>				
Cosmetic and Aesthetic Damage to Floors	N/A	<b>Included</b>	N/A	No
<b>Coverage C: Personal Property</b>				
Covered Causes of Loss	Named Peril	Named Perils	No	<b>Yes - Special Personal Property Coverage Modifies loss settlement from named to open perils for contents.</b>
Loss Settlement (RC or ACV)	Actual Cash Value	Actual Cash Value	Yes, Replacement Cost available	Yes, Personal Property Replacement Cost endorsement is available.
Coverage Amount	Minimum: \$6,000 Maximum: \$200,000 or less than \$700,000 in Wind-only area with Wind coverage except in Miami-Dade and Monroe where coverage must be less than \$1,000,000.	Minimum: \$20,000 Maximum: \$200,000	N/A	<b>Yes, limit from \$20,000 to \$200,000.</b>

Coverage Types	Coverage Details		Can the coverage be added, changed, excluded, or the limit increased?	
				
<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 limit	No	No
Securities, deeds, etc.	\$1,000	\$1,000 limit	No	No
Watercraft (other than personal watercraft, which are excluded).	\$1,000	\$1,000 limit	No	No
Trailers Not used with watercraft	\$1,000	\$1,000 limit	No	No
Jewelry/Furs	\$1,000	\$1,000 limit per item, Maximum \$10,000 per loss.	No	<b>Yes, with optional coverages.</b>
Firearms	\$2,000	\$1,000 per item, Maximum \$10,000 per loss	No	<b>Yes, with optional coverages.</b>
Silverware	\$2,500	\$2,500 limit	No	<b>Yes, with optional coverages.</b>
Business property on premises	\$2,500	\$2,500 limit	No	No
Business property off premises	\$250	\$250 limit	No	No
Electronic apparatus	\$1,000	<b>\$2,000 limit</b>	No	No
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.	Greater of \$3,000 or 1% of Coverage A. May be exceeded with approval of the company.	Yes, up to the greater of 1% of Coverage A limit of liability or \$3,000.	No	No
Coverage D: Loss of Use	20%	<b>40% of Coverage C</b>	No	No
Coverage E: Liability	\$100,000	\$100,000	No	<b>Yes, \$200,000, \$300,000 or \$500,000 limits are available.</b>
Coverage F: Medical Payments	<b>\$2,000</b>	\$1,000	No	<b>Yes, \$2,500 or \$5,000 limits are available.</b>
<b>Additional Coverages</b>				
Debris Removal (Trees – Wind)	<b>\$1,500 limit \$1,000 max per tree</b>	\$500 limit provided the tree(s) damages a covered structure	No	No
Credit Card, Fund Transfer, Forgery and Counterfeit Money	N/A	<b>\$500 limit</b>	N/A	No
Loss Assessment	\$2,000 limit	\$2,000 limit	No	No
<b>Optional Coverages</b>				
Animal Liability	Not covered	Not covered	No	<b>Dog liability is available for eligible dog breeds.</b>
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	<b>Yes, Golf Cart endorsement is available.</b>
Identity Theft or Identity Fraud Expense Coverage.	Not covered	Not covered	No	<b>Yes, Identity Theft endorsement is available.</b>
Incidental Occupancy	Not covered	Not covered	No	No
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property.	\$10,000	\$10,000 limit	No	<b>Yes, \$25,000 and \$50,000 limits are available.</b>

Coverage Types	Coverage Details		Can the coverage be added, changed, excluded, or the limit increased?	
				
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II – Liability.	\$50,000	\$50,000 limit	No	No
Windstorm or Hail Exclusion	No	<b>Base policy includes Windstorm and Hail coverage.</b>	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)	25%	25%	<b>Yes, 50% limit available.</b>	Can be increased to 50%.
Sinkhole	<b>Included in policy</b>	Not included	No	<b>Yes, optional coverage is available.</b>
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 unless Water Damage Coverage is excluded.</b>	No	No
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
<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	No
<b>Water Loss Limitations</b>				
Is water damage coverage limited based on the age of dwelling?	No	<b>Yes</b>	No	<b>Condominium units or Homes 41 – 50 years of age at new business can be written with a Water Damage Coverage Exclusion or with Limited Water Damage Coverage.</b>
Is there a complete water damage exclusion?	No	<b>Yes</b>	No	<b>Condominium units or Homes older than fifty (50) years of age are ineligible for Water Damage Coverage.</b>
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	N/A	N/A	N/A
Actual Cash Value Roof Loss Settlement due to roof type?	No	N/A	N/A	N/A
<b>Deductible Options</b>				
Hurricane Deductibles (as a percentage of Coverage A)	\$500, 2%, 5%, 10%	\$500, \$1,000, \$2,500, \$5,000	Available deductible options based on Coverage C amount.	N/A
All Other Peril Deductibles	\$500, \$1,000, \$2,500	\$500, \$1,000, \$2,500, \$5,000	Available deductible options based on Coverage C amount.	N/A



**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	No	Yes
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. Mortgage companies are eligible for full pay only
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. 40% for Quarterly 60% for Semi-Annual
Is premium finance available/acceptable?	Yes. A copy of the premium finance company contract is required with new and renewal policy.	No