









# Depopulation DP3 Coverage Comparison for Citizens and American Integrity

Coverage Types	Coverage Details		Can the coverage be added, changed, excluded, or the limit increased?	
	 <b>CITIZENS</b> <small>PROPERTY INSURANCE CORPORATION</small>	 <b>AMERICAN INTEGRITY</b> <small>INSURANCE GROUP</small>	 <b>CITIZENS</b> <small>PROPERTY INSURANCE CORPORATION</small>	 <b>AMERICAN INTEGRITY</b> <small>INSURANCE GROUP</small>
<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.	<b>Yes, see optional coverages</b>
Minimum Coverage A (Coverage for the Dwelling)	\$15,000	\$15,000	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	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%).	No
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.	Carports, porches, aluminum framed screened enclosures, screen pool cages or similar structures attached to the dwelling are Covered under Coverage A – Dwelling. Covered under Coverage B if detached.	No	No
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. Above-ground 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.	<b>\$10,000 combined limit for Coverages A and B; Emergency Water Removal is included within this limit.</b>	Covered	<b>Yes: Maximum Coverage A and B limits apply when repairs are made through the Managed Repair Contractor Network Program.</b>	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	No
Coverage Amount (as a percentage of Coverage A)	25%	25% included	Yes, limits of 25%-50% available. Coverage also can be excluded (0%).	Yes, limits up to 50% available. Coverage also can be excluded (0%).
<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	<b>Rowboats and Canoes only</b>	No	No
Trailers Not used with watercraft	Not Covered	<b>Covered</b>	No	No
Jewelry/furs	Not Covered	<b>Covered</b>	No	No
Firearms	Not Covered	<b>Covered</b>	No	No
Silverware	Not Covered	Not Covered	No	No
Business property on premises	Not Covered	<b>Covered</b>	No	No
Business property off premises	Not Covered	<b>Covered up to 10% of the Coverage C limit of liability for loss by a Peril Insured Against.</b>	No	No
Electronic apparatus	Not Covered	<b>Covered</b>	No	No
Refrigerated property on premises	\$500	\$500	No	No
Refrigerated property off premises	Not Covered	<b>Covered up to 10% of the Coverage C limit of liability for loss by a Peril Insured Against.</b>	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.	1% of the limit shown for Coverage A 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.	Yes. Insured may request to exceed the limit.
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	No
Coverage D: Fair Rental Value and Coverage E: Loss of Use (as a percentage of Coverage A)	10%	10%	No	No
Coverage L: Liability	\$100,000	\$100,000	No	<b>Yes, may be increased for an additional premium.</b>
Coverage M: Medical Payments	\$2,000	\$2,000	No	No
<b>Additional Coverages</b>				
Debris Removal (Trees – Wind)	Not covered	Not covered	No	No
Loss Assessment	Not Covered except for \$2,000 for Condominium Unit Owners	<b>\$2,000 limit for condos or policies with Personal Liability Coverage.</b>	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	<b>Yes</b>
Golf Cart	Limited Coverage included	Limited Coverage included	No	No
Identity Theft or Identity Fraud Expense Coverage.	Not covered	Not covered	No	No
Incidental Occupancy	Not covered	Not covered	No	<b>Yes, this coverage may be endorsed onto the policy.</b>
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property.	\$10,000 limit	\$10,000 limit	No	<b>Yes. Limit may be increased to \$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	<b>Yes. Limit may be increased to \$100,000.</b>
Windstorm or Hail Exclusion	No	No	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)	Not Covered	Not Covered	No	No
Sinkhole	Not Covered	Not Covered	Yes, Sinkhole Coverage available. (Sinkhole-specific deductible applies).	Yes, Sinkhole Coverage is available. (Sinkhole specific deductible applies).

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Scheduled Personal Property	Not Covered	Not Covered	No	No
Water Backup of Sewers and Drains or Sump Overflow	Not Covered	Not Covered	No	No
Credit Cards, Fund Transfer Cards, Forgery, Counterfeit Money, Cryptocurrency, etc.	Not Covered	Not Covered	No	No
Trampolines, Ramps, Diving Boards, Pool Slides, Bounce Houses, Zip Lines, Empty Pools, etc.	Not Covered	Risks with these exposures are not eligible for coverage.	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.	<b>Yes - for Reasonable Emergency Measures. 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 are not covered.</b>	No	No
<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%	\$500, 2%, 5%, 10%	N/A	N/A
All Other Peril Deductibles	\$500, \$1,000, \$2,500	\$500, \$1,000, \$2,500	N/A	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.
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### 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, Semi-Annual, 2-Pay, 3-Pay, 4-Pay.
What down payment percentage is required for each?	40% for quarterly 60% for semi-annual	Quarterly - 40%, Semi-Annual - 60%, 2-Pay - 50%, 3-Pay - 40%, 4-Pay - 25%.
Is premium finance available/acceptable?	Yes. A copy of the premium finance company contract is required with new and renewal policy.	Yes