













# Depopulation HO3 Coverage Comparison for Citizens and American Integrity

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 coinsurance penalty may apply.	No
Minimum Coverage A (Coverage for the dwelling)	\$25,000	\$25,000	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	<b>Yes, see optional coverages.</b>
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%).	<b>Yes, an additional amount of insurance may be written on specific structures in an amount not to exceed 70% of Coverage A.</b>
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.	Structure enclosed by screens on more than one side, constructed to be open to the weather, and not constructed of and covered by the same or substantially the same materials as that of the primary dwelling; carports, open sided porches that have a roof covering, and patios that have a roof.	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>				
Cosmetic and Aesthetic Damage to Floors	N/A	<b>\$10,000 for Cov A and B</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>	1% of Coverage A for repairs or replacements of undamaged property solely for matching under Coverages A and B.	<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	Yes, Replacement Cost available.	Yes, Personal Property Replacement Cost endorsement is available.
Coverage Amount (as a percentage of Coverage A)	25%	25% included	Yes, limits of 25%-50% available. Coverage also can be excluded (0%).	Yes, Coverage C is available from a minimum 25% to maximum 50%; or the coverage may 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.	\$200	\$200	No	No
Securities, deeds, etc.	\$1,000	\$1,000	No	No
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	No
Firearms	\$2,000	\$2,000	No	No
Silverware	\$2,500	\$2,500	No	No
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 limit	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.	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	N/A
Coverage D: Loss of Use	10%	10%	No	No
Coverage E: Liability	\$100,000	\$100,000	No	No
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>	\$500	No	No
Loss Assessment	\$1,000 limit	\$1,000 limit	No	<b>Yes. Limit may be increased to \$2,000 or \$3,000.</b>
<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	<b>Limited Coverage included</b>	No	<b>Yes, a Permitted Incidental Occupancy 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, \$25,000 and \$50,000 are available</b>
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II – Liability.	\$50,000	\$50,000	No	<b>Yes, a \$100,000 limit is available.</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)	25%	25%	Yes, 50% limit available	Yes, 50% limit available
Sinkhole	Not Covered	Not Covered	Yes, Sinkhole Coverage available. (Sinkhole-specific deductible applies).	Sinkhole coverage is available. A 10% of Coverage A sinkhole deductible will apply to sinkhole losses with this coverage.

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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 Card, Fund Transfer, Forgery and Counterfeit Money	N/A	\$500	N/A	No
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	N/A	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	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	No	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	N/A	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%	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.
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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	<b>Quarterly, Semi-Annual, 4-Pay, 8-Pay, Monthly.</b>
What down payment percentage is required for each?	40% for quarterly 60% for semi-annual	<b>Quarterly - 40%, Semi-Annual - 60%, 4-Pay - 25%, 8-Pay - 23%, Monthly - 16.7%.</b>
Is premium finance available/acceptable?	<b>Yes. A copy of the premium finance company contract is required with new</b>	No