












# Depopulation MDP-1 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	Named Peril	Named Peril	No	No
Loss Settlement (RC or ACV)	Actual Cash Value. Partial losses on 1994 or newer settled at Replacement Cost.	For homes manufactured in 1994 or later, loss settlement is at Replacement Cost; For homes that are manufactured prior to 1994, loss settlement is at Actual Cash Value.	No	No
Minimum Coverage A (Coverage for the dwelling)	\$3,000	<b>\$6,000</b>	No	No
Maximum Coverage A	Less than \$700,000 except Miami-Dade and Monroe where coverage must be less than \$1,000,000.	\$100,000	No	No
<b>Coverage B: Other Structures</b>				
Covered Causes of Loss	Named Peril	Named Peril	No	No
Loss Settlement	For mobile homes built 1994 or later, Replacement Cost on buildings; Actual Cash Value on structures that are not buildings. For pre-1994 mobile homes, all structures settled at Actual Cash Value.	For mobile homes built 1994 or later, Replacement Cost on buildings; Actual Cash Value on structures that are not buildings. For pre-1994 mobile homes, all structures settled at Actual Cash Value.	No	No
Coverage Amount (as a percentage of Coverage A)	10% Note: Use of Coverage B reduces Coverage A limit for the same loss	10%. Use of Coverage B reduces Coverage A limit for the same loss	Yes, limits of 10%-60% in 5% increments available. Cannot be excluded.	<b>Yes, limits up to 70% available. Cannot be excluded.</b>
Coverage A and B Note	Screened enclosures, carports, patios, and other structures attached to the mobile home are covered under Coverage A. Coverage B screened enclosures, porches and other structures open to the weather, with limited exception, are not covered.	Screened enclosures, carports, patio, and other structures attached to the mobile home are covered under Coverage A. 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 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%	<b>0%-100%</b>	Yes, maximum Coverage A, B and C limits apply.	Yes, limits of 1% through 100% available. Coverage can also 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).	Rowboats and Canoes only	Rowboats and Canoes only	No	No
Trailers Not used with watercraft	Not Covered	Not Covered	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
<b>Reasonable Emergency Measures Limit</b>				
Costs incurred solely to protect property from further damage or unwanted entry, resulting from a covered loss.	N/A	<b>A \$3,000 or 1% of Coverage A limit applies.</b>	N/A	<b>Insured may request to exceed the limit.</b>
Coverage D: Fair Rental Value (as a percentage of Coverage A).	10%. Use of Coverage D reduces the Coverage A limit for the same loss.	10%. Use of Coverage D reduces the Coverage A limit for the same loss.	No	No
Coverage L: Liability	\$100,000 (optional)	\$100,000	No	<b>Yes, may be increased to \$300,000.</b>
Coverage M: Medical Payments	\$2000 (optional)	\$2,000	No	No

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<b>Additional Coverages</b>				
Debris Removal (Trees – Wind)	Not covered	<b>Covered. Debris removal expense is included in the limit of liability applying to the damaged property.</b>	No	No
Loss Assessment	Not covered	Not covered	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	No
Golf Cart	<b>Limited Coverage included</b>	Not covered	No	No
Identity Theft or Identity Fraud Expense Coverage.	Not covered	Not covered	No	No
Incidental Occupancy	Not covered	<b>Covered subject to certain conditions.</b>	No	No
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property.	\$10,000 limit	\$10,000 limit	No	<b>May be increased to \$25,000 or \$50,000.</b>
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II – Liability.	\$50,000 limit	\$50,000 limit	No	<b>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	Included in policy	Covered	No	No
Scheduled Personal Property	Not Covered	Not Available	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	N/A	<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>	N/A	N/A

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<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?	Yes	No	No	No
If water damage is excluded, is a buy-back offered?	No	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?	N/A	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.



<b>Wind Mitigation Credits</b>		
Wind Mitigation Credits	N/A	N/A
<b>Claims Handling</b>		
Preferred Contractor (managed repair) – optional	No	No
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	<b>Quarterly, Semi-Annual, 2-Pay, 3-Pay, 4-Pay.</b>
What down payment percentage is required for each?	40% for quarterly 60% for semi-annual	<b>Quarterly - 40%, Semi-Annual - 60%, 2-Pay - 50%, 3-Pay - 40%, 4-Pay - 25%.</b>
Is premium finance available/acceptable?	Yes. A copy of the premium finance company contract is required with new and renewal policy.	Yes