



# What types of homeowners insurance policies does Citizens offer?



When shopping for an insurance policy, your agent will recommend a policy type that reflects the type and occupancy of structure to be insured. Your policy type also determines the coverages available for your structure and/or contents. Not all policy types include coverage for “all perils” (e.g. fire, theft, wind). Be sure to review specific perils with your agent when discussing your coverage options.

Call Citizens First  
**866.411.2742**  
24 hours a day, seven days a week

Your agent is your best source of information for selecting a policy for your home. Citizens offers several types of coverage tailored to meet the needs of homeowners and renters across the state who cannot find coverage in the private market. Whether you live in a site-built house, condominium or manufactured home, Citizens can help you protect your most personal asset – your home. Let’s review the basics to make sure you are fully prepared for that conversation with your agent.

*This brochure is for informational purposes only and is not intended to interpret or alter your Citizens policy. Your rights and responsibilities specifically are set forth in your Citizens policy.*



La version en Español esta disponible en [www.citizensfla.com/brochures](http://www.citizensfla.com/brochures).

Citizens Property Insurance Corporation  
888.685.1555  
[www.citizensfla.com](http://www.citizensfla.com)



## Site-Built Homes

### Homeowners (HO-3, HW-2)

This policy type is available for detached, single-family homes and duplexes in which at one unit is owner-occupied. The owner must live in the home as their primary residence. A homeowners policy covers the building, other structures on the property, and the owner's personal property, and also provides additional living expense and personal liability coverage.

### Modified Homeowners (HO-8)

Another type of homeowners policy – HO-8 – offers modified coverage for 11 named perils, with several major exclusions. This limited coverage excludes many types of losses, including most caused by water. Full replacement cost coverage is not available with an HO-8 policy. Claim payments are commonly made for actual cash value, which can result in significantly lower claims payouts. HO-8 policies may not meet the minimum insurance requirements of many mortgage holders. Confirm with your mortgage holder that the HO-8 policy meets your insurance requirements before purchasing.

### Dwelling Fire (DP-3, DW-2)

This policy is available for tenant-occupied properties and properties that otherwise may not qualify for an HO-3 or HO-8 policy.

It provides coverage for the dwelling, other structures on the property, personal property, and loss of rent or additional living expenses. Coverage for tenant or renter's contents and liability is available.

### Dwelling Fire (DP-1)

While similar to the DP-3 policy, the DP-1 policy provides more limited coverage for only certain named perils.

## Condos

### Condominium Unit Owners (HO-6, HW-6)

For condominium-unit owners who live in the condominium unit, this policy provides coverage for certain features of the unit's interior, your personal property, additional living expenses and liability coverage.

## Mobile and Manufactured Homes

### Mobile Homeowners (MHO-3, MW-2)

Covers mobile and manufactured homes. The owner must live in the home as their primary residence. Policy coverage includes the mobile home, other structures on the property, and the owner's personal property, and provides additional living expense and personal liability coverage.

### Mobile Home Dwelling Fire (MDP-1, MD-1)

This policy is available for tenant-occupied properties and properties that otherwise may not qualify for an MHO-3 or MW-2 policy. It provides coverage for the dwelling, other structures on the property, personal property, and loss of rent or additional living expenses. Coverage for tenant or renter's contents and liability is available.

## Renters

### Tenant/Renters Contents (HO-4, HW-4)

Available to renters or tenants of a site-built home, apartment or condominium unit (excludes manufactured and mobile homes), this policy covers renter or tenant personal property, additional living expenses and liability. It does not provide coverage for the structure itself.

### Mobile Home Tenant/Renters Contents (MHO-4)

This coverage is available to renters or tenants of a mobile or manufactured home. It covers the renter or tenant's personal property, additional living expenses and personal liability. It does not provide coverage for the structure itself.