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Report it online via myPolicy at  
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In the event of any inconsistency between this  
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[www.citizensfla.com/brochures](http://www.citizensfla.com/brochures).

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**Citizens Property Insurance Corporation**  
866.411.2742  
[www.citizensfla.com](http://www.citizensfla.com)

04/24

# Homeowners Policies: Types of Coverage



Understanding your policy and available coverage is key to ensuring your home is adequately protected. It's important to read your Citizens policy documents carefully to understand the types of coverage included as well as any deductibles or exclusions that may apply. Your agent is your best source of information if you have questions or concerns about your policy.

For additional information about your policy and available coverage, contact your agent or Citizens at 866.411.2742 or visit [www.citizensfla.com/personal-policies](http://www.citizensfla.com/personal-policies).

# Standard Coverages\*

Citizens' personal residential (homeowners) insurance policy includes several standard coverage types.

## Coverage A – Dwelling

Covers your home and attached structures. Your coverage amount is determined based on the cost of completely rebuilding your home and attached structures following a total loss. This amount is different than the appraised real estate value of your home.

## Coverage B – Other Structures

Covers structures not physically attached to your home, such as storage sheds and detached garages.\*

## Coverage C – Personal Property

Covers the depreciated value of your personal property and home contents such as clothing, appliances and furniture.\*

## Coverage D – Loss of Use

Covers incurred additional living expenses and/or fair rental value if you are temporarily unable to live in your home following a covered loss.\*

## Coverage E – Personal Liability

Covers bodily injury or property damage for which you or other people covered by the policy are deemed legally liable.\*

## Coverage F – Medical Payments to Others

Covers reasonable and necessary medical expenses if someone is injured on your property or, under certain circumstances, off the insured property.\*

\* Limits and exclusions may apply. Consult your policy or agent to confirm your policy's specific coverages and exclusions.



## Optional Coverages

The following coverages are available for an additional fee:

### Sinkhole Loss coverage

Covers structural damage due to ground subsidence. This is distinct from coverage for Catastrophic Ground Cover Collapse, which is included in your standard policy for no additional charge. A sinkhole inspection may be required to qualify for this coverage.

### Personal Property Replacement cost

Covers the cost of fully replacing your personal property without deduction for depreciation (Coverage C).

### Increased limits for Ordinance or Law Coverage

Covers additional expenses incurred if changes in the law or building codes raise the cost of rebuilding your property above the Ordinance or Law limits included in your policy.

## Other Policy Features

### Deductibles

A deductible represents the out-of-pocket expense you, the insured, are responsible

for paying in a covered claim. This amount is applied to the total amount of the covered damage to determine Citizens' responsibility. Payments are made only if the amount of the covered loss exceeds your deductible. You can find your deductible information on the policy Declarations page of your policy.

- Hurricane deductible – Your Hurricane deductible is an out-of-pocket expense you are responsible for and must be exceeded before Citizens will pay for covered hurricane damage under your policy. The Hurricane deductible is generally a higher dollar amount than other policy deductibles and is based on a percentage of your Coverage A.

Hurricane deductibles are applied on a calendar-year basis (i.e., January through December). During a busy hurricane season, you only will be required to pay your Hurricane deductible once – even if you make repairs from multiple named storms. Report claims and keep receipts for hurricane repairs even if you don't reach your deductible from one storm. Any amount you pay applies toward your calendar-year Hurricane deductible, reducing your cost for any additional storms that year.

- All Other Perils (AOP) deductible – If your home is damaged by a covered peril other than a named hurricane or a sinkhole, the All Other Perils (AOP) deductible applies. AOP deductibles are a fixed dollar amount.

### Flood

Your Citizens homeowners policy does not cover damage from rising water (flood, wave wash, tidal surge, etc.). Only flood insurance covers the cost of flood damage and loss. Legislation has made it mandatory for most Citizens policyholders with wind coverage to maintain a flood policy. Flood insurance is available through private carriers and the National Flood Insurance Program. Contact your agent or visit [www.floodsmart.gov](http://www.floodsmart.gov) to learn more.