

A *deductible* represents the amount of a covered claim that is your responsibility to pay, as the insured. The amount is applied to the total amount of the covered loss to determine Citizens' responsibility. Payments are made only if the amount of the covered loss exceeds your deductible. Your deductible information is available on the policy *Declarations* page of your policy.

Types of Deductibles

Deductibles can vary, depending on the type of policy you have and the type of claim you are making. They either can be a fixed dollar amount or an amount based on a percentage of Coverage A.

Fixed Dollar Deductibles

These deductibles are a fixed dollar amount (\$500; \$1,000 and \$2,500) and will not change unless you purchase a lower or higher deductible amount.

Percentage Deductibles

These deductibles may apply only to the perils of hurricane or sinkhole and are determined on the basis of a percentage of Coverage A. For example, the amount of a 2 percent Hurricane deductible on a home insured for \$200,000 under Coverage A would be \$4,000.

Percentage deductibles can change if the Coverage A changes. Your deductible likely will increase annually if your home appreciates. If you make an addition to your home that increases its total Coverage A, your deductible also will increase.



Call Citizens First
866.411.2742

Report your claim online via
myPolicy at [citizensfla.com](https://www.citizensfla.com)

24 hours a day, seven days a week

*This brochure is for informational purposes.
In the event of any inconsistency between this
brochure and your insurance policy, the terms
of the insurance policy control.*

La versión en español está disponible en
<https://www.citizensfla.com/brochures>.



Citizens Property Insurance Corporation
866.411.2742
www.citizensfla.com

Homeowners Insurance Deductibles





When shopping for policies, ask your agent to review deductible amounts as part of your policy comparison. Some companies offer a range of deductibles, which can offer greater flexibility in your household budget. In most cases, a higher deductible amount means lower premiums.

There can be different deductibles for individual coverages provided under your Homeowners policy. Deductibles apply to a Homeowners policy when there is damage to the structure or personal items. Deductibles don't apply to covered liability losses for which the insured is legally responsible, such as for bodily injury or property damage sustained by others. If a guest to your home fell on your steps and was injured, for example, no deductible would apply to the covered loss.

If you have questions about the specific coverages and deductibles under your policy, your agent is the best source of information. Ask what options are available with your policy coverages.

All Other Perils

Under your Homeowners policy, if your home sustains damage from a covered peril other than a named hurricane or a sinkhole, the All Other Perils deductible applies. This deductible is a fixed dollar amount. Increased and/or decreased deductible options may be available.

Other Windstorm Deductible (Wind-Only)

Wind-Only policies insure your home against only hurricane and other windstorm damage. These policies have an Other Windstorm deductible and a Hurricane deductible. The Other Windstorm deductible applies for damage caused by a windstorm (tropical storm, tornado or hail) that is not a named hurricane. Generally, Other Windstorm deductibles are a fixed dollar amount. Increased and/or decreased Other Windstorm deductible options may be available.

Hurricane Deductible

Your Hurricane deductible is the amount of covered damages for which you are responsible and that 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. Homes with Coverage A limits less than \$100,000 may have a set dollar amount Hurricane deductible.

The Hurricane deductible is applied on a calendar-year basis. This means that, once the amount of covered hurricane loss in a calendar year (i.e., January through December) exceeds your Hurricane deductible amount, the Hurricane deductible amount is satisfied. Any subsequent hurricane losses in the same year then will be subject to your policy's All Other Perils deductible. You may want to report your loss even if you do not believe the loss will exceed your Hurricane deductible because the amount you pay would apply toward your calendar-year Hurricane deductible, reducing your cost for any subsequent hurricane losses that year.

Sinkhole Deductible

For policies that include Sinkhole Loss coverage, a separate percentage deductible applies to a covered loss caused by sinkholes. In the event of a covered sinkhole loss, the dollar amount of the deductible would be 10 percent of Coverage A.

