

**DP-3****Coverage Worksheet**  
Dwelling Fire

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
<b>Standard Coverages</b>		
<b>Coverage A: Dwelling</b> (Primary Structure)		
Covered Causes of Loss	All causes of loss, with certain exclusions	Yes, see optional coverages.
Loss Settlement (Replacement Cost or Actual Cash Value)	Replacement Cost	No. Note: If the dwelling is insured at less than 80% of its replacement cost, a co-insurance penalty may apply.
Minimum Coverage A (Coverage for the dwelling)	\$150,000	No
Maximum Coverage A	\$2,000,000	No
<b>Coverage B: Other Structures</b> (Buildings or structures that are not the Primary Structure)		
Covered Causes of Loss	All causes of loss, with certain exclusions	No
Loss Settlement	Replacement Cost	No
Coverage Amount (as a percentage of Coverage A)	10%	Yes, may be excluded (0%) or limits of 2% or 5% available.
Coverage A and B note	Screen enclosures, carports, patio covers, and similar structures are covered under Coverage A if attached to the dwelling. Covered under Coverage B if detached.	No
Pool coverage	Pool coverage In-ground pools, whether adjoining or separated from the dwelling, are covered under Coverage A. Above-ground pools are covered under Coverage B.	Yes, maximum Coverage A or B limits apply.
<b>Coverage A, B, and D: Special Limits</b>		
Cosmetic and Aesthetic Damage to Floors	\$10,000 combined limit for Coverages A and B	No

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
<b>Coverage C: Personal Property</b>		
Covered Causes of Loss	Named Peril	No
Loss Settlement	Actual Cash Value	Yes, Replacement Cost available.
Coverage Amount (as a percentage of Coverage A)	35%	Yes, may be excluded (0%) or limits of 25% or 50% available.
<b>Coverage C: Personal Property Special Limits</b> (Special Limits apply to all causes of loss)		
Theft away from premises	Not Covered	No
Money, bank notes, etc.	Not Covered	No
Securities, deeds, etc.	Not Covered	No
Watercraft (other than rowboats and canoes)	Not Covered	No
Trailers not used with watercraft	Not Covered	No
Jewelry/furs	Included in policy	No
Firearms	Included in policy	No
Silverware	Included in policy	No
Business property on premises	Included in policy	No
Business property off premises	Included in policy	No
Electronic apparatus	Included in policy	No
Refrigerated property on premises	\$500	No
Refrigerated property off premises	Not Covered	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	No
<b>Coverage D: Fair Rental Value and Coverage E: Loss of Use</b> (as a percentage of Coverage A)	10%	Yes, may be excluded (0%)
<b>Coverage L: Liability</b>	Available	Yes, may be added at \$100,000 or \$300,000 limits, or excluded.

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
<b>Coverage M: Medical Payments</b>	Available	Yes, may be added at \$2,000 limit or excluded.
<b>Additional Coverages</b>		
Debris Removal (Trees – Wind)	\$500	No
Credit Card, Fund Transfer, Forgery and Counterfeit Money	Not Covered	No
Loss Assessment	N/A	No
<b>Optional Coverages</b>		
Animal Liability	Not Covered	No
Earthquake Coverage	Not Covered	No
Extended/increased replacement cost on dwelling	Not Covered	No
Golf Cart	Limited coverage included	No
Identity Theft or Identity Fraud Expense Coverage	Not Covered	No
Incidental Occupancy	Available	Yes, Incidental Occupancy endorsement, by Policyholder only, is available.
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property	\$10,000 limit	Yes, limits of \$25,000 or \$50,000 available.
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II – Liability	Available	Yes, may be added at \$50,000 or \$100,000 limits, or excluded.
Windstorm or Hail Exclusion	No	Yes, peril may be excluded.
Ordinance or Law (as a percentage of Coverage A)	N/A	No
Sinkhole	Available	Yes, coverage can be added or excluded. 10% of Coverage A deductible applies
Scheduled Personal Property	Not Covered	No
Water Backup of Sewers and Drains or Sump Overflow	Not Covered	No

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
<b>Loss Reporting and Repair Limitations</b>		
Permanent repairs made without company authorization	N/A	N/A
<b>Water Loss Limitations</b>		
Is water damage coverage limited based on the age of dwelling?	No	No
Is there a <i>complete</i> water damage exclusion?	No	No
If water damage is excluded, is a buy-back offered?	N/A	N/A
Is there a coverage limitation restricting tear-out, and are repairs only to the portion of the plumbing system or appliance that caused the loss?	No	No
<b>Roof Loss Settlement Limitations</b>		
Actual Cash Value Loss Settlement due to age of roof?	No	N/A
Actual Cash Value Roof Loss Settlement due to roof type?	No	N/A
<b>Claims Handling</b>		
Preferred Contractor (managed repair) – optional	No	N/A
Preferred Contractor (managed repair) – mandatory	No	N/A
How is Additional Living Expense paid/administered?	Check	N/A
<b>Other</b>		
Wind Mitigation Credits	Available	Yes, credits are dependent upon wind-resistive features installed.
<b>Deductible Options</b>		
Hurricane Deductibles (as a percentage of Coverage A)	\$500, 2%, 5% or 10%	Available deductible options based on Coverage A amount.
All Other Peril Deductibles	\$500, \$1,000 or \$2,500	Available deductible options based on Coverage A amount.

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
<b>Payment Options</b>		
Are payment plans available, other than full-pay?	Yes	N/A
If Yes to above, what payment options are available?	Quarterly or Semi-annual	N/A
What down payment percentage is required for each?	40% Quarterly 60% Semi-annual	N/A
Is premium finance available/acceptable?	Yes. Copy of contract required with new and renewal policy	N/A

This comparison is for informational purposes only and is not intended to interpret your Citizens policy. This information does not confer any rights upon you and does not alter, amend, change or negate the coverage set forth in your Citizens policy. Your rights and responsibilities are specifically set forth in your Citizens policy. Please refer to your Citizens policy, or contact your agent if you have questions about your Citizens coverage.