

DP-3

Coverage Worksheet

Dwelling Fire



Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Standard Coverages		
Coverage A: Dwelling (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 coinsurance penalty may apply.
Minimum Coverage A (Coverage for the dwelling)	\$15,000	No
Maximum Coverage A	Less than \$700,000 except Miami-Dade and Monroe where coverage must be less than \$1,000,000.	No
Coverage B: Other Structures (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 on buildings, Actual Cash Value on structures that are not buildings.	No
Coverage Amount (as a percentage of Coverage A)	2%	Yes, limits of 5% - 60% in 5% increments available. Coverage can also be excluded (0%),
Coverage A and B note	Carports, porches, aluminum framed screened enclosures, screen pool cages or similar structures with a roof or covering of aluminum, fiberglass, plastic, vinyl, fabric or screening, constructed to be open to the weather, are not covered. Any structure that has a roof or covering of thatch, grass, palm, lattice, slats, or similar material is not covered.	No

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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.	Yes, maximum Coverage A, B and C limits apply.
Coverage A, B, and D: Special Limits		
Cosmetic and Aesthetic Damage to Floors	\$10,000 limit on coverage applies and is the most we will pay for all cosmetic and aesthetic damage, caused by an accidental discharge or overflow of water or steam subject to policy.	No
Coverage C: Personal Property		
Covered Causes of Loss	Named Peril	No
Loss Settlement (Replacement Cost or Actual Cash Value)	Actual Cash Value	No
Coverage Amount (as a percentage of Coverage A)	25%	Yes, limits up to 50% available. Coverage also can be excluded (0%).
Coverage C: Personal Property Special Limits (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	Not Covered	No
Firearms	Not Covered	No
Silverware	Not Covered	No
Business property on premises	Not Covered	No

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Business property off premises	Not Covered	No
Electronic apparatus	Not Covered	No
Refrigerated property on premises	\$500	No
Refrigerated property off premises	Not Covered	No
Reasonable Emergency Measures Limit		
Costs incurred solely to protect property from further damage or unwanted entry, resulting from a covered loss	A \$3,000 limit applies to accidental discharge or overflow of water from a plumbing, HVAC, appliance or fire sprinkler system.	Yes: This limit does Not apply when emergency Non-weather water removal measures are made through the Emergency Water Removal Services program.
Coverage D: Fair Rental Value and Coverage E: Loss of Use (as a percentage of Coverage A)	10%	No
Coverage L: Liability	\$100,000 limit (optional)	No
Coverage M: Medical Payments	\$2,000 limit (optional)	No
Additional Coverages		
Debris Removal (Trees – Wind)	Not Covered	No
Credit Card, Fund Transfer, Forgery and Counterfeit Money	Not Covered	No
Loss Assessment	Not covered except for \$2,000 for Condominium Unit Owners	No
Optional Coverages		
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	Not Covered	No
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property	\$10,000 limit	No

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Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II – Liability	\$50,000 limit	No
Windstorm or Hail Exclusion	No	Yes, the peril of Windstorm or Hail can be excluded.
Ordinance or Law (as a percentage of Coverage A)	Not Covered	No
Sinkhole	Not Covered	Yes, Sinkhole Coverage available-specific deductible applies.
Scheduled Personal Property	Not Covered	No
Water Backup of Sewers and Drains or Sump Overflow	Not Covered	No
Loss Reporting and Repair Limitations		
Permanent repairs made without company authorization	Not covered. Exceptions: For Reasonable Emergency Measures (see above) or; For 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.	No
Water Loss Limitations		
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?	Yes	No
Roof Loss Settlement Limitations		
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

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Claims Handling		
Preferred Contractor (managed repair) – optional	Yes	N/A
Preferred Contractor (managed repair) – mandatory	No	N/A
How is Additional Living Expense paid/administered?	Check	N/A
Other		
Wind Mitigation Credits	Available	Yes, credits are dependent upon wind resistive features installed.
Deductible Options		
Hurricane Deductibles (as a percentage of Coverage A)	\$500, 2%, 5%, 10%	N/A
All Other Peril Deductibles	\$500, \$1,000, \$2,500	N/A
Payment Options		
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?	No	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.