

# HO-6

## Coverage Worksheet Condominium Unit-Owners



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	Named Perils	Yes. See optional coverages.
Loss Settlement (Replacement Cost or Actual Cash Value)	Replacement Cost	N/A
Minimum Coverage A (Coverage for the dwelling)	\$25,000	Yes. Note: Avatar refers to Coverage A as Coverage U.
Maximum Coverage A	\$1,000,000	No. Note: Avatar refers to Coverage A as Coverage U.
<b>Coverage B: Other Structures</b> (Buildings or structures that are not the Primary Structure)		
Covered Causes of Loss	N/A	N/A
Loss Settlement	N/A	N/A
Coverage Amount (as a percentage of Coverage A)	N/A	N/A
Coverage A note	Structures such as aluminum framed screened enclosures, screen pool cages or similar structures enclosed by screens on more than one side, constructed to be open to the weather are not covered. Any structure that has a roof, exterior wall, or covering of thatch, grass, palm, lattice, slats, or similar material is not covered.	No
Pool coverage	In-ground pools that adjoin or abut the dwelling are covered under Coverage A (Coverage U). Above-ground pools are covered as personal property, Coverage C.	Yes, maximum Coverage A (Coverage U) and C limits apply.

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
<b>Coverage A and D: Special Limits</b>		
Cosmetic and Aesthetic Damage to Floors	No special limits.	N/A
<b>Coverage C: Personal Property</b>		
Covered Causes of Loss	Named Peril	N/A
Loss Settlement (Replacement Cost or Actual Cash Value)	Actual Cash Value	Yes, Replacement Cost is available.
Coverage Amount (as a percentage of Coverage A)	Minimum is \$25,000 Maximum is \$250,000	N/A
<b>Coverage C: Personal Property Special Limits</b> (Special Limits apply to all causes of loss)		
Theft away from premises	Yes, some restrictions apply.	N/A
Money, bank notes, etc.	\$200 limit	N/A
Securities, deeds, etc.	\$1,000 limit	N/A
Watercraft (other than personal watercraft, which are excluded)	\$1,000 limit	N/A
Trailers not used with watercraft	\$1,000 limit	N/A
Jewelry/furs	\$1,000 limit	N/A
Firearms	\$2,000 limit	N/A
Silverware	\$2,500 limit	N/A
Business property on premises	\$2,500 limit	N/A
Business property off premises	\$250 limit	N/A
Electronic apparatus	\$1,000 limit	N/A
Refrigerated property on premises	No special limit	N/A
Refrigerated property off premises	No special limit	N/A
<b>Reasonable Emergency Measures Limit</b>		
Costs incurred solely to protect property from further damage or unwanted entry, resulting from a covered loss	Greater of \$3,000 or 1% of Coverage A (Coverage U). May be exceeded with approval of the company.	No

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
<b>Coverage D: Loss Of Use</b> (as a percentage of Coverage C)	20%	No
<b>Coverage E: Liability</b>	\$100,000	No
<b>Coverage F: Medical Payments</b>	\$2,000	No
<b>Additional Coverages</b>		
Debris Removal (Trees – Wind)	\$500 limit	No
Credit Card, Fund Transfer, Forgery and Counterfeit Money	\$500 limit	No
Loss Assessment	\$2,000 limit	Up to \$10,000 is available.
<b>Optional Coverages</b>		
Animal Liability	Not covered	N/A
Earthquake Coverage	Not covered	N/A
Extended/increased replacement cost on dwelling	Not covered	N/A
Golf Cart	Not covered	Yes, \$5,000 PD/Liability Policy limit up to \$100,000.
Identity Theft or Identity Fraud Expense Coverage	Not covered	N/A
Incidental Occupancy	Not covered	N/A
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property	\$10,000 limit	\$25,000 and \$50,000 limits available.
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)	25% of Coverage U	Yes, 50% limit available
Sinkhole	Not covered	No
Scheduled Personal Property	Not included	No

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Water Backup of Sewers and Drains or Sump Overflow	Not included	\$5,000 limit available.
<b>Loss Reporting and Repair Limitations</b>		
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.	N/A
<b>Water Loss Limitations</b>		
Is water damage coverage limited based on the age of dwelling?	No	N/A
Is there a <i>complete</i> water damage exclusion?	No	N/A
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 special limit	N/A
<b>Roof Loss Settlement</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	N/A	N/A
Preferred Contractor (managed repair) – mandatory	Yes	N/A
How is Additional Living Expense paid/administered?	As incurred per policy limit.	No
<b>Other</b>		

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Wind Mitigation Credits	Available	Yes, credits are subject to results from features specified on Wind Mitigation Inspection & color photos.
<b>Deductible Options</b>		
Hurricane Deductibles	\$500, 2%, 5%, 10%	Available deductible options based on Coverage A (Coverage U) amount.
All Other Peril Deductibles	\$500, \$1,000, \$2,500	Available deductible options based on Coverage A (Coverage U) amount.
<b>Payment Options</b>		
Are payment plans available, other than full-pay?	Yes	N/A
If Yes to above, what payment options are available?	Semi-Annual Quarterly	N/A
What down payment percentage is required for each?	Semi Annual – 60% Quarterly – 40%	N/A
Is premium finance available/acceptable?	No	N/A
<b>Other Coverages or Special Limits</b>		
Special Coverage U	Expands perils insured against.	N/A
Replacement Cost Coverage for Personal Property	Available for coverage limits 15%, 25%, 50%, 75%	N/A
Accidental Death	\$2,000 per insured adult and \$500 per insured child.	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.