

# MDP-1

## Coverage Worksheet Mobilehome 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	Named Peril with Extended Coverage Option	Yes, see optional coverages
Loss Settlement (Replacement Cost or Actual Cash Value)	Replacement Cost, ACV for older Mobile Homes. ACV initially, then we will pay any remaining amounts necessary to perform such repairs as work is performed and expenses are incurred	No
Minimum Coverage A (Coverage for the dwelling)	\$6,000 however ACV may not be less than \$15,000 at inception	Yes
Maximum Coverage A	\$100,000	Yes
<b>Coverage B: Other Structures</b> (Buildings or structures that are not the Primary Structure)		
Covered Causes of Loss	Named Peril with Extended Coverage Option	Yes, see optional coverages
Loss Settlement	Buildings at Replacement Cost; Structures that are NOT Buildings at ACV (ACV for older Mobile Homes)	No
Coverage Amount (as a percentage of Coverage A)	10% of Coverage A	No
Coverage A and B note	Pool cages and aluminum carports are NOT covered; certain other carports with roof covering not substantially the same as the primary structure are not covered; fences are covered at ACV	No
Pool coverage	None	No
<b>Coverage A, B and D: Special Limits</b>		
Cosmetic and Aesthetic Damage to Floors	Not covered	No
<b>Coverage C: Personal Property</b>		
Covered Causes of Loss	Named Peril with Extended Coverage Option	No

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Loss Settlement (Replacement Cost or Actual Cash Value)	ACV	No
Coverage Amount (as a percentage of Coverage A)	0% up to 100% of Coverage A	Yes
<b>Coverage C: Personal Property Special Limits</b> (Special Limits apply to all causes of loss)		
Theft away from premises	No coverage	No
Money, bank notes, etc.	No coverage	No
Securities, deeds, etc.	No coverage	No
Watercraft (other than personal watercraft, which are excluded)	No coverage	No
Trailers not used with watercraft	No coverage	No
Jewelry/furs	No coverage	No
Firearms	No coverage	No
Silverware	No coverage	No
Business property on premises	No coverage	No
Business property off premises	No coverage	No
Electronic apparatus	Coverage C limit	To the extent of Coverage C
Refrigerated property on premises	\$500	No
Refrigerated property off premises	No coverage	No
<b>Reasonable Emergency Measures Limit</b>		
Costs incurred solely to protect property from further damage or unwanted entry, resulting from a covered loss.	Limit of Liability that applies to the covered property	No
<b>Coverage D: Fair Rental Value</b> (as a percentage of Coverage A)	Up to 10% of Coverage A	Yes
<b>Coverage L: Liability</b>	\$100,000 Optional	Yes
<b>Coverage M: Medical Payments</b>	\$2,000	No
<b>Additional Coverages</b>		
Debris Removal (Trees – Wind)	Limit of Liability of the damaged property	No
Credit Card, Fund Transfer, Forgery and Counterfeit Money	No coverage	No
Loss Assessment	No coverage	No

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<b>Optional Coverages</b>		
Animal Liability	No coverage	No
Earthquake Coverage	No coverage	No
Extended/increased replacement cost on dwelling	No coverage	No
Golf Cart	No coverage	No
Identity Theft or Identity Fraud Expense Coverage	No coverage	No
Incidental Occupancy	Optional	Yes
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property	Optional	Yes
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II – Liability	Optional	Yes
Windstorm or Hail Exclusion	Optional	Yes
Ordinance or Law (as a percentage of Coverage A)	No coverage	No
Sinkhole	Yes	No
Scheduled Personal Property	No coverage	No
Water Backup of Sewers and Drains or Sump Overflow	No coverage	No
<b>Loss Reporting and Repair Limitations</b>		
Permanent repairs made without company authorization	Not allowed	
<b>Water Loss Limitations</b>		
Is water damage coverage limited based on the age of dwelling?	No	
Is there a <i>complete</i> water damage exclusion?	Yes	
If water damage is excluded, is a buy-back offered?	Yes	Yes under extended coverage option
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?	Limit of Liability that applies to the covered property	No

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<b>Roof Loss Settlement</b>		
Actual Cash Value Loss Settlement due to age of roof?	Only on older homes where Coverage A is ACV	
Actual Cash Value Roof Loss Settlement due to roof type?	No	
<b>Claims Handling</b>		
Preferred Contractor (managed repair) – optional	Yes	
Preferred Contractor (managed repair) – mandatory	Yes	
How is Additional Living Expense paid/administered?	As incurred	N/A
<b>Other</b>		
Wind Mitigation Credits	No	Credit based on age of home
<b>Deductible Options</b>		
Hurricane Deductibles (as a percentage of Coverage A)	Exclude or 2%, 5% & 10% of Coverage A	Yes
All Other Peril Deductibles	\$1,000 and \$2,500	Yes
<b>Payment Options</b>		
Are payment plans available, other than full-pay?	Yes	Yes
If Yes to above, what payment options are available?	2 & 4 pay plans	Yes
What down payment percentage is required for each?	2 pay, 60% of total including fees 4 pay, 40% of total including fees \$3 fee on installment payments	Yes
Is premium finance available/acceptable?	Not allowed	No
<b>Other Coverages or Special Limits</b>		
Fire Dept Service fee	\$500	No
Fair Rental Value	10% of Coverage A	No

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