

# 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 Peril	Yes, Special Coverage A available that changes to all causes of loss, with certain exclusions
Loss Settlement (Replacement Cost or Actual Cash Value)	Replacement Cost	No
Minimum Coverage A (Coverage for the dwelling)	\$1,000; included in the policy	Yes
Maximum Coverage A	\$300,000	Yes
<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	N/A	N/A
Pool coverage	N/A	N/A
<b>Coverage A and D: Special Limits</b>		
Cosmetic and Aesthetic Damage to Floors	\$10,000 limit for Coverage A	No
<b>Coverage C: Personal Property</b>		
Covered Causes of Loss	Named Peril	No
Loss Settlement (Replacement Cost or Actual Cash Value)	Actual Cash Value	Yes, Replacement Cost available.
Coverage Amount (as a percentage of Coverage A)	Minimum Coverage C: \$6,000 Maximum Coverage C: \$300,000	Yes
<b>Coverage C: Personal Property Special Limits</b> (Special Limits apply to all causes of loss)		
Theft away from premises	Yes	No

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Money, bank notes, etc.	\$200	No
Securities, deeds, etc.	\$1,500	No
Watercraft (other than personal watercraft, which are excluded)	\$1,500	No
Trailers not used with watercraft	\$1,500	No
Jewelry/furs	\$1,500 for theft	Yes, can increase up to \$5,000.
Firearms	\$2,500 for theft	No
Silverware	\$2,500 for theft	Yes, can increase up to \$10,000.
Business property on premises	\$2,500	No
Business property off premises	\$500	No
Electronic apparatus	\$1,500	No
Refrigerated property on premises	\$500	No
Refrigerated property off premises	No	No
<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.	May be exceeded with approval of the Company.
<b>Coverage D: Loss Of Use</b> (as a percentage of Coverage C)	20%	No
<b>Coverage E: Liability</b>	\$100,000	Yes, can increase to \$300,000.
<b>Coverage F: Medical Payments</b>	\$2,000	Yes, can increase to \$5,000.
<b>Additional Coverages</b>		
Debris Removal (Trees – Wind)	\$1,000	No
Credit Card, Fund Transfer, Forgery and Counterfeit Money	\$500	No
Loss Assessment	\$2,000	Yes, can increase to \$3,000.
<b>Optional Coverages</b>		
Animal Liability	No	Yes, may purchase \$25,000 liability and \$2,000 med pay.
Earthquake Coverage	No	Yes, may purchase in increments of \$1,000.
Extended/increased replacement cost on dwelling	No	No

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Golf Cart	Yes, liability at \$100,000	Yes, may increase liability to \$300,000, and may purchase physical damage \$5,000 per golf cart.
Identity Theft or Identity Fraud Expense Coverage	No	Yes, can purchase \$25,000.
Incidental Occupancy	Property – 30% of Coverage C	Yes, Liability can be purchased.
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property	\$10,000	Yes, can increase to \$25,000 or \$50,000.
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II – Liability	\$50,000	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%	Yes, can increase to 50%.
Sinkhole	Yes	No
Scheduled Personal Property	No	Yes, available for specific classes such as jewelry, silverware, guns, antiques, etc.
Water Backup of Sewers and Drains or Sump Overflow	Yes	No
<b>Loss Reporting and Repair Limitations</b>		
Permanent repairs made without company authorization	No. Exceptions: For Reasonable Emergency Measures 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?	Yes, but only if your unit is over 10 years old.	Yes. You can add Full water, Limited Water (5% of Coverage A or \$10,000 whichever is greater) or Exclude water entirely.
Is there a <i>complete</i> water damage exclusion?	No	Yes, optional to exclude
If water damage is excluded, is a buy-back offered?	Yes	Yes

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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
<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	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%, 10%	Available options based on Coverage A amount.
All Other Peril Deductibles	\$500, \$1,000, \$2,500	Available options based on Coverage A 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?	2–pay, 4–pay, and 8–pay options	N/A
What down payment percentage is required for each?	2–pay: 60% 4–pay: 40% 8–pay: 30%	N/A
Is premium finance available/acceptable?	Yes. A copy of premium finance company contract is required with new and renewal policy.	N/A

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<b>Other Coverages or Special Limits</b>		
Tools	\$1,500 for theft	
Fine Art/Art/Antiques	\$2,000	
Collectibles	\$2,500	
Flood Coverage	Covers damage from flood waters	Yes, Coverage is Optional.

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.