









Depopulation HO6 Coverage Comparison for Citizens and Southern Oak

Coverage Types	Coverage Details		Can the coverage be added, changed, excluded, or the limit increased?	
	 CITIZENS <small>PROPERTY INSURANCE CORPORATION</small>	 Southern Oak <small>INSURANCE COMPANY</small>	 CITIZENS <small>PROPERTY INSURANCE CORPORATION</small>	 Southern Oak <small>INSURANCE COMPANY</small>
Coverage A: Dwelling				
Covered Causes of Loss	All causes of loss, with certain exclusions	Named Peril	Yes. See optional coverages.	Yes, Special Coverage A available that changes to all causes of loss, with certain exclusions.
Loss Settlement (RC or ACV)	Replacement Cost	Replacement Cost	No	No
Minimum Coverage A (Coverage for the dwelling)	\$1,000; included in the policy	\$1,000; included in the policy.	Yes	Yes
Maximum Coverage A	Coverage A and Coverage C combined must be less than \$700,000 except in Miami-Dade and Monroe where coverage must be less than \$1,000,000.	\$300,000	No	Yes
Coverage B: Other Structures				
Covered Causes of Loss	N/A	N/A	N/A	N/A
Loss Settlement	N/A	N/A	N/A	N/A
Coverage Amount (as a percentage of Coverage A)	N/A	N/A	N/A	N/A
Coverage A Note	Carpports, 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.	N/A	No	N/A
Pool Coverage	In-ground pools that adjoin or abut the dwelling are covered under Coverage A. Above-ground pools are covered as personal property, Coverage C.	N/A	Yes, maximum Coverage A and C limits apply.	N/A
Coverage A and B: Special Limits				
Cosmetic and Aesthetic Damage to Floors	N/A	\$10,000 limit for Coverages A.	N/A	No
Coverage C: Personal Property				
Covered Causes of Loss	Named Peril	Named Peril	No	No
Loss Settlement (RC or ACV)	Actual Cash Value	Actual Cash Value	Yes, Replacement Cost available	Yes, Replacement Cost is available.
Coverage Amount	Minimum: \$6,000 Maximum: \$200,000 or less than \$700,000 in Wind-only area with Wind coverage except in Miami-Dade and Monroe where coverage must be less than \$1,000,000.	Minimum Coverage C is \$6,000 Maximum Coverage C is \$300,000	N/A	Yes

Coverage Types	Coverage Details		Can the coverage be added, changed, excluded, or the limit increased?	
				
Coverage C: Personal Property Special Limits				
Theft away from premises	Not Covered	Yes	No	No
Money, bank Notes, etc.	\$200	\$200	No	No
Securities, deeds, etc.	\$1,000	\$1,500	No	No
Watercraft (other than personal watercraft, which are excluded).	\$1,000	\$1,500	No	No
Trailers Not used with watercraft	\$1,000	\$1,500	No	No
Jewelry/Furs	\$1,000	\$1,500 for theft	No	Yes, can increase up to \$5,000.
Firearms	\$2,000	\$2,500 for theft	No	No
Silverware	\$2,500	\$2,500 for theft	No	Yes, can increase up to \$10,000.
Business property on premises	\$2,500	\$2,500	No	No
Business property off premises	\$250	\$500	No	No
Electronic apparatus	\$1,000	\$1,500	No	No
Refrigerated property on premises	\$500	\$500	No	No
Refrigerated property off premises	Not Covered	No	No	No
Reasonable Emergency Measures Limit				
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.	Greater of \$3,000 or 1% of Coverage A.	No	May be exceeded with approval of the Company.
Coverage D: Loss of Use	20%	20%	No	No
Coverage E: Liability	\$100,000	\$100,000	No	Yes, can increase to \$300,000.
Coverage F: Medical Payments	\$2,000	\$2,000	No	Yes, can increase to \$5,000.
Additional Coverages				
Debris Removal (Trees – Wind)	\$1,500 limit \$1,000 max per tree	\$1,000	No	No
Credit Card, Fund Transfer, Forgery and Counterfeit Money	N/A	\$500	N/A	No
Loss Assessment	\$2,000 limit	\$2,000	No	Yes, can increase to \$3,000 .
Tools	N/A	\$1,500 for theft	N/A	N/A
Fine Art/Art/Antiques	N/A	\$2,000	N/A	N/A
Collectibles	N/A	\$2,500	N/A	N/A
Flood Coverage	N/A	Covers damage from flood waters.	N/A	Yes, Coverage is Optional.
Optional Coverages				
Animal Liability	Not covered	No	No	Yes, may purchase \$25,000 liability and \$2,000 med pay.
Earthquake Coverage	Not covered	No	No	Yes, may purchase in increments of \$1,000.
Extended/increased replacement cost on dwelling.	Not covered	No	No	No
Golf Cart	Limited Coverage included	Yes, liability at \$100,000.	No	Yes, may increase liability to \$300,000 and may purchase physical damage \$5,000 per cart.
Identity Theft or Identity Fraud Expense Coverage.	Not covered	No	No	Yes, can purchase \$25,000.
Incidental Occupancy	Not covered	Property - 30% of Coverage C	No	Yes, Liability can be purchased.

Coverage Types	Coverage Details		Can the coverage be added, changed, excluded, or the limit increased?	
				
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property.	\$10,000	\$10,000	No	Yes, can increase to \$25,000 or \$50,000.
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II – Liability.	\$50,000	\$50,000	No	No
Windstorm or Hail Exclusion	No	No	Yes, the peril of Windstorm or Hail can be excluded.	Yes, the peril of Windstorm or Hail can be excluded.
Ordinance or Law (as a percentage of Coverage A)	25%	25%	Yes, 50% limit available.	Yes, can increase to 50%.
Sinkhole	Included in policy	Yes	No	No
Scheduled Personal Property	Not Covered	No	No	Yes, available for specific classes such as jewelry, silverware, guns, antiques, etc.
Water Backup of Sewers and Drains or Sump Overflow	Not Covered	Yes	No	No
Credit Cards, Fund Transfer Cards, Forgery, Counterfeit Money, Cryptocurrency, etc.	Not Covered	N/A	No	N/A
Trampolines, Ramps, Diving Boards, Pool Slides, Bounce Houses, Zip Lines, Empty Pools, etc.	Not Covered	N/A	No	N/A
Home share hosting	Not Covered	N/A	No	N/A
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. 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.	No	N/A
Water Loss Limitations				
Is water damage coverage limited based on the age of dwelling?	No	Yes, but only if your unit is over 10 years old.	No	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 complete water damage exclusion?	No	No	No	Yes, optional to exclude.
If water damage is excluded, is a buy-back offered?	N/A	Yes	N/A	Yes
Is there a coverage limitation restricting tear out and repair only to the portion of the plumbing system or appliance that caused the loss?	Yes	Yes	No	No
Roof Loss Settlement Limitations				
Actual Cash Value Loss Settlement due to age of roof?	No	No	N/A	N/A
Actual Cash Value Roof Loss Settlement due to roof type?	No	No	N/A	N/A
Deductible Options				
Hurricane Deductibles (as a percentage of Coverage A)	\$500, 2%, 5%, 10%	\$500, 2%, 5%, 10%,	Available deductible options based on Coverage C amount.	Available deductible options based on Coverage A amount.
All Other Peril Deductibles	\$500, \$1,000, \$2,500	\$500, \$1,000, 5,000	Available deductible options based on Coverage C amount.	Available deductible options based on Coverage A amount.



Wind Mitigation Credits

Wind Mitigation Credits	Yes. Credits are dependent upon wind resistive features installed.	Yes. Credits are dependent upon wind-resistive features installed.
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Claims Handling

Preferred Contractor (managed repair) – optional	No	No
Preferred Contractor (managed repair) – mandatory	No	No
How is Additional Living Expense paid/administered?	Check	Check

Payment Options

Are payment plans available, other than full-pay?	Yes	Yes
If Yes to above, what payment options are available?	Quarterly or Semi-Annual	2 – pay 4 – pay 8 – pay
What down payment percentage is required for each?	40% for Quarterly 60% for Semi-Annual	2–pay: 60% 4–pay: 40% 8–pay: 30%
Is premium finance available/acceptable?	Yes. A copy of the premium finance company contract is required with new and renewal policy.	Yes. A copy of the premium finance company contract is required with new and renewal policy.