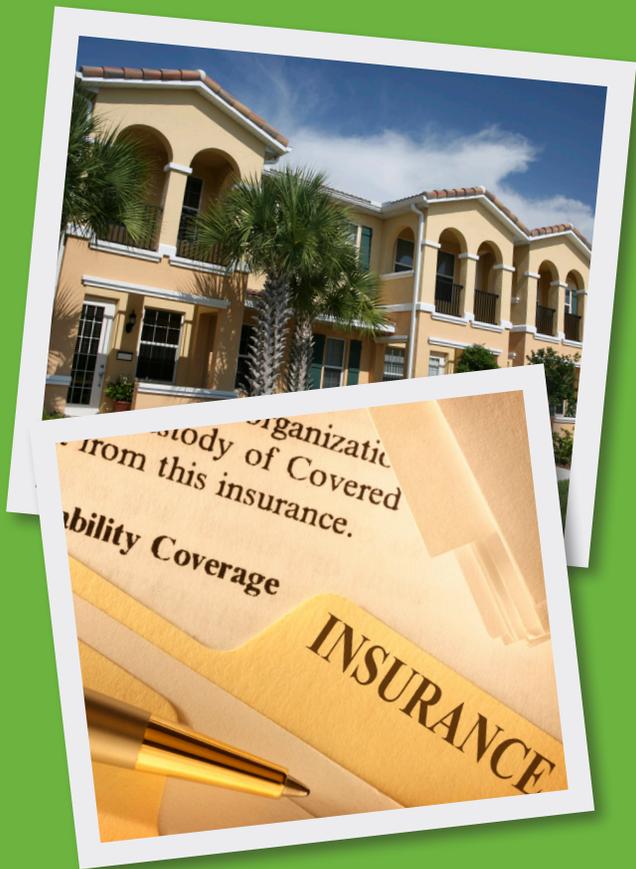


# Citizens Condominium Policies: Types of Coverage



Understanding your policy and available coverage is key to ensuring that your condominium unit is adequately protected. Read your Citizens policy documents carefully to understand the types of coverage included, as well as any deductibles or exclusions that may apply. Your agent is your best source of information if you have policy questions or concerns.

For additional information about your policy and available coverage, contact your agent or the Citizens Customer Care Center at 888.685.1555, or visit [www.citizensfla.com/personal-policies](http://www.citizensfla.com/personal-policies).

La version en Español esta disponible en [www.citizensfla.com/brochures](http://www.citizensfla.com/brochures).

*This brochure is for informational purposes only and is not intended to interpret or alter your Citizens policy. Your rights and responsibilities specifically are set forth in your Citizens policy.*



Citizens Property Insurance Corporation  
888.685.1555  
[www.citizensfla.com](http://www.citizensfla.com)



# Standard Coverages\*

Citizens' personal residential condominium unit owners insurance policies include several standard coverage types.

## Coverage A – Condominium Unit

Covers any alterations, appliances, fixtures and improvements that are contained within your unit and are your responsibility according to a corporation or association of property owners agreement or is a structure solely owned by you on the premises. Coverage is provided on a replacement cost basis and based on the type of policy and limits selected. Minimum coverage amount is \$1,000.

## Coverage C – Personal Property

Covers the depreciated value of your personal property and condominium unit contents. Coverage is based on policy type and limit selected. Example: clothing, appliances and furniture.

## Coverage D – Loss of Use

Covers incurred additional living expenses or loss of rents if you temporarily are unable to live in your unit following a covered loss.

## Coverage E – Personal Liability<sup>‡</sup>

Covers bodily injury or property damage for which you or other people covered by the policy are deemed legally liable.

## Coverage F – Medical Payments to Others<sup>‡</sup>

Covers reasonable and necessary medical expenses if someone is injured on your property.

## Sinkhole Loss Coverage<sup>‡</sup>

Sinkhole loss coverage is automatically included in your condominium unit owners policy for no additional premium.

## Loss Assessment Coverage

Covers the potential for condominium unit owners to be assessed for certain kinds of loss by the corporation or association as a result of a direct loss to the property owned collectively by all members and caused by a peril insured against under Coverage A – Dwelling.

\* Limits and exclusions may apply. Default coverage limits may vary. *Consult your policy or agent to confirm your policy's specific coverages and exclusions.*

<sup>‡</sup> Not available in wind-only policy types.

# Optional Coverages

The following coverages are available for an additional premium:

## Increased Coverage A – Condominium Unit

The basic limit of \$1,000 may be increased to provide additional limits of insurance.

For multiperil policies, Section I (property) perils insured against may be broadened to cover additional types of loss. Consult your agent to determine the coverage appropriate for your needs.

## Special Coverage A – Condominium Unit Owners

The standard named perils insured against covering the unit owners building portion (i.e., Coverage A) may be broadened to include all perils, except those perils specifically excluded.

## Ordinance or Law Increased Amount of Coverage

Coverage may be increased from 25 percent to 50 percent of Coverage A.

## Personal Property Replacement Cost

Increases coverage to provide for the cost of fully replacing your personal property up to the Coverage C limit of the policy.

## Unit Owner Rental to Others

Changes coverage to include the rental of the residence premises to others.

# Other Policy Features

## Deductibles

A deductible is the portion of the damages that the policyholder must pay before an insurance company begins to pay. Deductibles must be met before a claim is paid. Your policy deductibles are based on the cause of damage to your property:

- **Hurricane deductible** – Applied for covered damages caused by a hurricane. Hurricane deductibles may be a flat amount or a percentage of the personal property insured value. Percentage deductibles may change if the insured value of your personal property changes.
- **All Other Perils (AOP) deductible** – Applied for damages caused by covered perils other than hurricane. An AOP deductible is a specific, fixed dollar amount.
- **Other Windstorm deductible** (wind-only policies) – Applied when damages are caused by a windstorm or hail that is not a hurricane.

## Flood Insurance

Your Citizens condominium unit policy does not cover damage from rising water (flood, wave wash, tidal surge, etc.). Flood insurance is available through the federal government's National Flood Insurance Program. Visit [www.floodsmart.gov](http://www.floodsmart.gov) or contact your agent to learn more.