

DP-3**Coverage Worksheet**

Dwelling Fire



| Coverage Type | Coverage Details | Can the coverage be added, changed or excluded, or the limit increased? |
|---|--|--|
| Standard Coverages | | |
| Coverage A: Dwelling (Primary Structure) | | |
| Covered Causes of Loss | All causes of loss, with certain exclusions | Yes, see optional coverages |
| Loss Settlement (Replacement Cost or Actual Cash Value) | Replacement Cost | No. Note: If dwelling is insured at less than 80% of its replacement cost, a co-insurance penalty may apply. |
| Minimum Coverage A (Coverage for the dwelling) | \$15,000 | No |
| Maximum Coverage A | \$2,000,000 | No |
| Coverage B: Other Structures (Buildings or structures that are not the Primary Structure) | | |
| Covered Causes of Loss | All causes of loss, with certain exclusions | No |
| Loss Settlement | Replacement cost | No |
| Coverage Amount (as a percentage of Coverage A) | 10% | Yes, may be excluded (0%) or limits of 2% or 5% available |
| Coverage A and B note | Screen enclosures, carports, patio covers and similar structures are covered under Coverage A if attached to the dwelling. Covered under Coverage B if detached. | No |
| Pool coverage | In-ground pools, whether adjoining or separated from the dwelling, are covered under Coverage A. Above-ground pools are covered under Coverage B. | Yes, maximum Coverage A and B limits apply |
| Coverage A, B and D: Special Limits | | |
| Cosmetic and Aesthetic Damage to Floors | \$10,000 combined limit for Coverages A and B | No |

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| Coverage C: Personal Property | | |
| Covered Causes of Loss | Named Perils | No |
| Loss Settlement (Replacement Cost or Actual Cash Value) | Actual Cash Value | Yes, Replacement Cost available |
| Coverage Amount (as a percentage of Coverage A) | 35% | Yes, may be excluded (0%) or limits of 1%-50% available |
| Coverage C: Personal Property Special Limits (Special Limits apply to all causes of loss) | | |
| Theft away from premises | Not Covered | No |
| Money, bank notes, etc. | Not Covered | No |
| Securities, deeds, etc. | Not Covered | No |
| Watercraft (other than personal watercraft, which are excluded) | Not Covered | No |
| Trailers not used with watercraft | Not Covered | No |
| Jewelry/furs | Included in policy | No |
| Firearms | Included in policy | No |
| Silverware | Included in policy | No |
| Business property on premises | Included in policy | No |
| Business property off premises | Included in policy | No |
| Electronic apparatus | Included in policy | No |
| Refrigerated property on premises | \$500 | No |
| Refrigerated property off premises | Not Covered | No |
| Reasonable Emergency Measures Limit | | |
| Costs incurred solely to protect property from further damage or unwanted entry, resulting from a covered loss | N/A | No |
| Coverage D: Fair Rental Value and Coverage E: Loss of Use (as a percentage of Coverage A) | 10% | No |
| Coverage L: Liability | Available | Yes, may be excluded, \$100,000 or \$300,000 |

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| Coverage M: Medical Payments | Available | Yes, may be excluded or \$2,000 available |
| Additional Coverages | | |
| Debris Removal (Trees – Wind) | \$500 | No |
| Credit Card, Fund Transfer, Forgery and Counterfeit Money | Not Covered | No |
| Loss Assessment | N/A | No |
| Optional Coverages | | |
| Animal Liability | Not Covered | No |
| Earthquake Coverage | Not Covered | No |
| Extended/increased replacement cost on dwelling | Not Covered | No |
| Golf Cart | Limited coverage included | No |
| Identity Theft or Identity Fraud Expense Coverage | Not Covered | No |
| Incidental Occupancy | Available | Policy may be endorsed for Incidental Occupancy by the Policyholder only |
| Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property | \$10,000 | Yes, \$50,000 available |
| Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II – Liability | Available | Yes, may be excluded, \$50,000 or \$100,000 |
| Windstorm or Hail Exclusion | No | Yes, may be excluded |
| Ordinance or Law (as a percentage of Coverage A) | N/A | No |
| Sinkhole | Available | Yes, coverage can be added or excluded. 10% of Coverage A deductible applies. |
| Scheduled Personal Property | Not Covered | No |
| Water Backup of Sewers and Drains or Sump Overflow | Not Covered | No |

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| Loss Reporting and Repair Limitations | | |
| Permanent repairs made without company authorization | N/A | N/A |
| Water Loss Limitations | | |
| Is water damage coverage limited based on the age of dwelling? | No | No |
| Is there a <i>complete</i> water damage exclusion? | No | No |
| 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 | No |
| Roof Loss Settlement Limitations | | |
| 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 |
| Claims Handling | | |
| 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 |
| Other | | |
| Wind Mitigation Credits | Available | Yes, credits are dependent upon wind-resistive features installed. |

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| Deductible Options | | |
| Hurricane Deductibles (as a percentage of Coverage A) | \$500, 2%, 5%, or 10% | Available deductible options based on Coverage A amount |
| All Other Peril Deductibles | \$500, \$1,000, or \$2,500 | Available deductible options based on Coverage A amount |
| Payment Options | | |
| Are payment plans available, other than full-pay? | Yes | N/A |
| If Yes to above, what payment options are available? | Quarterly or Semi-annual | N/A |
| What down payment percentage is required for each? | 40% Quarterly 60% Semi-annual | N/A |
| Is premium finance available/acceptable? | Yes. Copy of contract required with new and renewal policy. | 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.