

HO-3

Coverage Worksheet

Homeowners



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	Special Form	No
Loss Settlement (Replacement Cost or Actual Cash Value)	Replacement Cost	No
Minimum Coverage A (Coverage for the dwelling)	\$250,000	Yes
Maximum Coverage A	\$2,000,000	Yes
Coverage B: Other Structures (Buildings or structures that are not the Primary Structure)		
Covered Causes of Loss	Special Form	No
Loss Settlement	Replacement Cost	No
Coverage Amount (as a percentage of Coverage A)	2%-70%	Yes
Coverage A and B note	N/A	N/A
Pool coverage	Yes	No
Coverage A, B and D: Special Limits		
Cosmetic and Aesthetic Damage to Floors	A and B combined is \$10,000 per policy	No
Coverage C: Personal Property (Special Limits apply to all causes of loss)		
Covered Causes of Loss	Special Form	No
Loss Settlement (Replacement Cost or Actual Cash Value)	ACV with RC optional	Yes
Coverage Amount (as a percentage of Coverage A)	0% - 70%	Yes

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Coverage C: Personal Property Special Limits (Special Limits apply to all causes of loss)		
Theft away from premises	Yes	No
Money, bank notes, etc.	\$200	No
Securities, deeds, etc.	\$1,000	No
Watercraft (other than personal watercraft, which are excluded)	\$1,000	No
Trailers not used with watercraft	\$1,000	No
Jewelry/furs	\$1,000	No
Firearms	\$2,000	No
Silverware	\$2,500	No
Business property on premises	\$2,500	No
Business property off premises	\$250	No
Electronic apparatus	1,000	No
Refrigerated property on premises	\$500	Yes
Refrigerated property off premises	Excluded	No
Reasonable Emergency Measures Limit		
Costs incurred solely to protect property from further damage or unwanted entry, resulting from a covered loss	1% of Coverage A or \$3,000	No
Coverage D: Loss of Use (as a percentage of Coverage A)	20%	No
Coverage E: Liability	\$100,000, \$200,000, or \$300,000	Yes
Coverage F: Medical Payments	\$2,500 or \$5,000	Yes
Additional Coverages		
Debris Removal (Trees – Wind)	\$500	No
Credit Card, Fund Transfer, Forgery and Counterfeit Money	\$500	No
Loss Assessment	\$1000	Yes

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Optional Coverages		
Animal Liability	Excluded	No
Earthquake Coverage	Excluded	No
Extended/increased replacement cost on dwelling	20% of Coverage A	Yes
Golf Cart	Available	Yes
Identity Theft or Identity Fraud Expense Coverage	Available	Yes
Incidental Occupancy	Not Available	No
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property	\$10,000, \$25,000 or \$50,000	Yes
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II – Liability	\$50,000	No
Windstorm or Hail Exclusion	Available	Yes
Ordinance or Law (as a percentage of Coverage A)	0%, 10%, 25%, 50%	Yes
Sinkhole	Available	Yes
Scheduled Personal Property	Available	Yes
Water Backup of Sewers and Drains or Sump Overflow	Available	Yes
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?	Yes	No
Is there a <i>complete</i> water damage exclusion?	Yes	Yes
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
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) – mandatory	No	N/A
Other		
Wind Mitigation Credits	Yes	Yes
Deductible Options		
Hurricane Deductibles (as a percentage of Coverage A)	\$500, 2%, 5%, 10%	Yes
All Other Peril Deductibles	\$500, \$2,500, \$5,000, or \$10,000	Yes
Payment Options		
Are payment plans available, other than full-pay?	Yes	Yes
If Yes to above, what payment options are available?	Full Pay, 2-Pay, 4-Pay, or 8-Pay	Yes
What down payment percentage is required for each?	100%, 60%, 40%, or 25%	N/A
Is premium finance available/acceptable?	Yes	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.