

Depopulation HO3 Coverage Comparison for Citizens and Homeowners Choice

| Coverage Types | Coverage Details | | Can the coverage be added, changed, excluded, or the limit increased? | |
|---|--|--|---|---|
| |  |  |  |  |
| Coverage A: Dwelling | | | | |
| Covered Causes of Loss | All causes of loss, with certain exclusions. | All causes of loss, with certain exclusions. | Yes. See optional coverages. | Yes. See optional coverages. |
| Loss Settlement (RC or ACV) | Replacement Cost | Replacement Cost | No. Note: If the Dwelling is insured at less than 80% of its replacement cost, a coinsurance penalty may apply. | No. Note: If the Dwelling is insured at less than 80% of its replacement cost, a coinsurance penalty may apply. |
| Minimum Coverage A (Coverage for the dwelling) | \$25,000 | \$25,000 | No | No |
| Maximum Coverage A | Less than \$700,000 except Miami-Dade and Monroe where coverage must be less than \$1,000,000. | \$2,000,000 | No | No |
| Coverage B: Other Structures | | | | |
| Covered Causes of Loss | All causes of loss, with certain exclusions. | All causes of loss, with certain exclusions. | No | No |
| Loss Settlement | Replacement Cost on buildings, Actual Cash Value on structures that are not buildings. | Replacement Cost on buildings, Actual Cash Value on structures that are not buildings. | No | No |
| Coverage Amount (as a percentage of Coverage A) | 2% | 10% included | Yes, limits of 5% - 60% in 5% increments available. Coverage can also be excluded (0%). | Yes, limits of 0% (excluded), 2%, 5%, or 10-70% available |
| Coverage A and B Note | Carports, 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. | 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 | No |
| Pool coverage | In-ground pools that adjoin or abut the dwelling and are not separated from the dwelling by clear space are covered under Coverage A. In-ground pools that are separated from the dwelling by clear space are covered under Coverage B. Above-ground pools are covered as personal property, Coverage C. | In-ground pools, whether adjoining or separated from the dwelling, are covered under Coverage A. Aboveground pools are covered under Coverage B. | Yes, maximum Coverage A, B and C limits apply. | Yes, maximum Coverage A and B limits apply. |

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| |  |  |  |  |
| Coverage A, B and D: Special Limits | | | | |
| Cosmetic and Aesthetic Damage to Floors | N/A | \$10,000 combined limit for Coverages A, B and D | N/A | No |
| Accidental discharge or overflow of water from a plumbing, HVAC, appliance or fire sprinkler system. | \$10,000 combined limit for Coverages A and B; Emergency Water Removal is included within this limit. | N/A | Yes: Maximum Coverage A and B limits apply when repairs are made through the Managed Repair Contractor Network Program. | N/A |
| 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 available. |
| Coverage Amount (as a percentage of Coverage A) | 25% | 35% | Yes, limits of 25%-50% available. Coverage also can be excluded (0%). | Yes, limits of 0% (excluded) or 25% - 50% available |
| Coverage C: Personal Property Special Limits | | | | |
| Theft away from premises | Not Covered | Not Covered | No | No |
| Money, bank Notes, etc. | \$200 | \$200 | No | No |
| Securities, deeds, etc. | \$1,000 | \$1,000 | No | No |
| Watercraft (other than personal watercraft, which are excluded). | \$1,000 | \$1,000 | No | No |
| Trailers Not used with watercraft | \$1,000 | \$1,000 | No | No |
| Jewelry/Furs | \$1,000 | \$1,000 | No | No |
| Firearms | \$2,000 | \$2,000 | No | No |
| Silverware | \$2,500 | \$2,500 | No | No |
| Business property on premises | \$2,500 | \$2,500 | No | No |
| Business property off premises | \$250 | \$250 | No | No |
| Electronic apparatus | \$1,000 | \$1,000 | No | No |
| Refrigerated property on premises | \$500 | \$500 | No | No |
| Refrigerated property off premises | Not Covered | Not Covered | No | No |

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| Reasonable Emergency Measures Limit | | | | |
| Costs incurred solely to protect property from further damage or unwanted entry, resulting from a covered loss. | A \$3,000 limit applies to accidental discharge or overflow of water from a plumbing, HVAC, appliance or fire sprinkler system. | Greater of \$3,000 or 1% of Coverage A. | Yes: This limit does not apply when emergency Non-weather water removal measures are made through the Emergency Water Removal Services program. | No |
| Emergency Water Removal Services: With policyholder consent, allows the company to provide an approved contractor to perform emergency water removal services solely to protect the dwelling and other structures | Applies to accidental discharge of water from a plumbing, HVAC, appliance or fire sprinkler system. No deductible applies. | N/A | No | N/A |
| Coverage D: Loss of Use | 10% | 10% | No | No |
| Coverage E: Liability | \$100,000 | \$100,000 | No | Yes, \$300,000 available. |
| Coverage F: Medical Payments | \$2,000 | \$2,000 | No | No |
| Additional Coverages | | | | |
| Debris Removal (Trees – Wind) | \$1,500 limit; \$1,000 max per tree | \$500 | No | No |
| Credit Card, Fund Transfer, Forgery and Counterfeit Money | N/A | \$500 | N/A | No |
| Loss Assessment | \$1,000 limit | \$1,000 | No | Yes, \$2,000 or \$3,000 available. |
| Optional Coverages | | | | |
| Animal Liability | Not covered | Not covered | No | No |
| Earthquake Coverage | Not covered | Not covered | No | No |
| Extended/increased replacement cost on dwelling. | Not covered | Not covered | No | No |
| Golf Cart | Limited Coverage included | Limited Coverage included | No | No |
| Identity Theft or Identity Fraud Expense Coverage. | Not covered | Not covered | No | No |
| Incidental Occupancy | Not covered | Available | No | Yes, Incidental Occupancies by Policyholder only, available. |
| Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property. | \$10,000 | \$10,000 | No | Yes, \$25,000 or \$50,000 available. |
| Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II – Liability. | \$50,000 | \$50,000 | No | Yes, \$100,000 available. |
| Windstorm or Hail Exclusion | No | No | Yes, the peril of Windstorm or Hail can be excluded. | Yes, can be excluded. |
| Ordinance or Law (as a percentage of Coverage A) | 25% | 25% | Yes, 50% limit available. | Yes, 50% limit available |
| Sinkhole | Not Covered | Available | Yes, Sinkhole Coverage available. (Sinkhole-specific deductible applies). | Yes, coverage can be added or excluded. 10% of Coverage A deductible applies. |

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| Scheduled Personal Property | Not Covered | Not covered | No | No |
| Water Backup of Sewers and Drains or Sump Overflow | Not Covered | Not covered | 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. | 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 | N/A |
| Water Loss Limitations | | | | |
| Is water damage coverage limited based on the age of dwelling? | No | No | No | No |
| Is there a complete water damage exclusion? | No | No | No | No |
| If water damage is excluded, is a buy-back offered? | N/A | N/A | N/A | N/A |
| 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 | No | 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 A amount. | Available deductible options based on Coverage A amount. |
| All Other Peril Deductibles | \$500, \$1,000, \$2,500 | \$500, \$1,000, 2,500 | Available deductible options based on Coverage A 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.

Claims Handling

Preferred Contractor (managed repair) – optional

Yes

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

Quarterly or Semi-Annual

What down payment percentage is required for each?

40% for Quarterly
60% for Semi-Annual

40% for Quarterly
60% for Semi-Annual

Is premium finance available/acceptable?

Yes. A copy of the premium finance company contract is required with new and renewal policy.

Yes. Copy of contract required with new and renewal policy.