

# Depopulation HO6 Coverage Comparison for Citizens and Homeowners Choice

| Coverage Types                                      | Coverage Details  |   | Can the coverage be added, changed, excluded, or the limit increased?   |   |
|---|---|---|---|---|
|   | <br><b>CITIZENS</b><br><small>PROPERTY INSURANCE CORPORATION</small>   | <br><b>HOMEOWNERS CHOICE</b>  | <br><b>CITIZENS</b><br><small>PROPERTY INSURANCE CORPORATION</small> | <br><b>HOMEOWNERS CHOICE</b> |
| <b>Coverage A: Dwelling</b>                         |   |   |   |   |
| 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  | No  |
| Minimum Coverage A (Coverage for the dwelling)      | \$1,000; included in the policy   | \$1,000; included in the policy.  | Yes   | Yes, coverage may be increased.   |
| 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  | <b>Yes, coverage may be decreased.</b>  |
| <b>Coverage B: Other Structures</b>                 |   |   |   |   |
| 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                                     | 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. | Coverage provided for screened porches or carports only if they are part of the same foundation or under the same roofline as the principle building. | 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   | <b>Yes, maximum Coverage A and C limits apply.</b>  | N/A   |
| <b>Coverage A and B: Special Limits</b>             |   |   |   |   |
| Cosmetic and Aesthetic Damage to Floors             | N/A   | <b>\$10,000 combined limit for Coverages A.</b>   | N/A   | No  |
| <b>Coverage C: Personal Property</b>                |   |   |   |   |
| 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                                     | Minimum: \$6,000<br>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<br>Maximum Coverage C is \$200,000  | N/A   | <b>Yes, coverage limits from \$6,000 to \$200,000 available.</b>  |
| <b>Coverage C: Personal Property Special Limits</b> |   |   |   |   |
| Theft away from premises                            | Not Covered   | Not covered   | No  | No  |
| Money, bank Notes, etc.                             | \$200   | \$200   | No  | No  |

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|   |      |  |  |     |
| 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   |
| <b>Reasonable Emergency Measures Limit</b>  |   |  |   |  |
| 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. | Up to the greater of \$3,000 or 1% of Coverage A.                                  | No  | No   |
| Coverage D: Loss of Use   | 20%   | 20%  | No  | No   |
| Coverage E: Liability   | \$100,000   | \$100,000 limit  | No  | <b>Yes, \$300,000 limit available.</b>   |
| Coverage F: Medical Payments  | \$2,000   | \$2,000  | No  | No   |
| <b>Additional Coverages</b>   |   |  |   |  |
| Debris Removal (Trees – Wind)   | <b>\$1,500 limit<br/>\$1,000 max per tree</b>   | \$500 limit  | No  | No   |
| Credit Card, Fund Transfer, Forgery and Counterfeit Money   | N/A   | <b>\$500 limit</b>   | N/A   | No   |
| Loss Assessment   | \$2,000 limit   | \$2,000 limit  | No  | <b>Yes, \$3,000 limit available.</b>   |
| <b>Optional Coverages</b>   |   |  |   |  |
| Animal Liability  | Not covered   | Not Covered  | No  | No   |
| Earthquake Coverage   | Not covered   | Not Covered  | No  | No   |
| Extended/increased replacement cost on dwelling.  | Not covered   | No   | 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   | <b>Available</b>   | No  | <b>Yes, Incidental Occupancy endorsement, for the Policyholder only, is available.</b> |
| Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property.                                       | \$10,000  | \$10,000 limit.  | No  | <b>Yes, \$25,000 or \$50,000 limits available.</b>                                     |
| Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II – Liability.                                     | \$50,000  | \$50,000 limit.  | No  | <b>Yes, \$100,000 limit available.</b>   |
| Windstorm or Hail Exclusion   | No  | No   | Yes, the peril of Windstorm or Hail can be excluded.                                | Yes, the peril may be excluded.  |

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|--|---|---|---|---|
|  |    |   |  |  |
| Ordinance or Law (as a percentage of Coverage A)   | 25%   | 25%   | Yes, 50% limit available.   | Yes, 50% available.   |
| Sinkhole   | Included in policy  | Included in policy  | No  | No  |
| 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   |
| <b>Loss Reporting and Repair Limitations</b>   |   |   |   |   |
| 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   |
| <b>Water Loss Limitations</b>  |   |   |   |   |
| 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  |
| <b>Roof Loss Settlement Limitations</b>  |   |   |   |   |
| 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   |
| <b>Deductible Options</b>  |   |   |   |   |
| 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 C 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 C amount.                            |

|  |            |           |
|--|--|--|
| <b>Wind Mitigation Credits</b>                       |  |  |
| Wind Mitigation Credits                              | Yes. Credits are dependent upon wind resistive features installed.                           | Yes. Credits are dependent upon wind resistive features installed.                           |
| <b>Claims Handling</b>                               |  |  |
| Preferred Contractor (managed repair) – optional     | No   | N/A  |
| Preferred Contractor (managed repair) – mandatory    | No   | N/A  |
| How is Additional Living Expense paid/administered?  | Check  | Check  |
| <b>Payment Options</b>                               |  |  |
| Are payment plans available, other than full-pay?    | Yes  | Yes, for premiums over \$500.  |
| 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<br>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. A copy of the premium finance company contract is required with new and renewal policy. |