



# PREPARED

## INSURANCE COMPANY

### Prepared Assumption Program Coverage Comparison to Citizens PLA Program

Program	HO-3	HO-4	HO-6	DP-3
<b>Dwelling</b>	Citizens does not cover structures enclosed by screens, carports or open sided porches, aluminum framed structures, structures or attachments with roof coverings or exterior wall coverings of thatch,, lattice, slats or similar material, slat houses, chickees, tiki huts, gazebos, cabanas or similar structures	N/A	Citizens does not cover structures enclosed by screens, carports or open sided porches, aluminum framed structures, structures or attachments with roof coverings or exterior wall coverings of thatch,, lattice, slats or similar material, slat houses, chickees, tiki huts, gazebos, cabanas or similar structures	Citizens does not cover structures enclosed by screens, carports or open sided porches, aluminum framed structures, structures or attachments with roof coverings or exterior wall coverings of thatch,, lattice, slats or similar material, slat houses, chickees, tiki huts, gazebos, cabanas or similar structures
<b>Other Structures</b>	Citizens does not cover structures enclosed by screens, carports or open sided porches, aluminum framed structures, structures or attachments with roof coverings or exterior wall coverings of thatch,, lattice, slats or similar material, slat houses, chickees, tiki huts, gazebos, cabanas or similar structures	N/A	N/A	Citizens does not cover structures enclosed by screens, carports or open sided porches, aluminum framed structures, structures or attachments with roof coverings or exterior wall coverings of thatch,, lattice, slats or similar material, slat houses, chickees, tiki huts, gazebos, cabanas or similar structures
<b>Personal Property</b>	Same	Same	Same	Same
<b>Personal Property - Special Limits of Liability</b>	Same	Same	Same	N/A
<b>Additional Living Expenses</b>	Same	Same	Same	Same
<b>Fair Rental Value</b>	N/A	N/A	N/A	Same
<b>Additional Coverages (Other Coverages in the Dwelling Program)</b>	Same	Same	Same	Same
<b>Fungi, Wet or Dry Rot, Yeast or Bacteria</b>	Prepared has options for Section I of \$25,000 & \$50,000 and Section II option of \$100,000	Prepared has options for Section I of \$25,000 & \$50,000 and Section II option	Prepared has options for Section I of \$25,000 & \$50,000 and Section II option	Prepared has options for Property of \$25,000 & \$50,000 and Liability option of

		of \$100,000	of \$100,000	\$100,000
<b>Ordinance or Law</b>	Same	N/A.	Same	N/A
<b>Catastrophic Ground Cover Collapse</b>	Same	Same	Same	Same
<b>Sinkhole</b>	Same	Same	Same	Same
<b>Personal Liability</b>	Prepared offers an increased limit of \$500,000	Prepared offers an increased limit of \$500,000	Prepared offers an increased limit of \$300,000	Prepared offers an increased limit of \$300,000
<b>Medical Payments to Others</b>	Same	Same	Same	Same
<b>Animal Liability</b>	Same / Not provided	Same / Not provided	Same / Not provided	Same / Not provided
<b>Screened Enclosure</b>	Covered by Prepared	Same / Available under Additions and alterations	Covered by Prepared	Covered by Prepared

\*Please note the information in this document has been provided by the insurance company. The FLOIR has not reviewed the accuracy of coverage stated. For questions and more information please contact your agent.