



Changing insurance companies can be confusing. Our goal is to make this transition as easy and informative as possible for you. The following is a coverage comparison between Southern Oak Insurance and Citizens Property Insurance. As you can see, you will receive a wider range of coverage and coverage options with Southern Oak. Southern Oak has a long standing reputation of financial stability and experience in the Florida market. To learn more about us, please visit our website.

**COVERAGE COMPARISON
DWELLING FIRE (DP3) FORM**

THIS DOCUMENT WAS PREPARED TO PROVIDE A QUICK REFERENCE GUIDE AND DOES NOT SUPERSEDE OR CHANGE ANY OF THE COVERAGES OR EXCLUSIONS EXISTING IN THE ACTUAL POLICY FORMS

	CITIZENS	SOUTHERN OAK
Eligibility	Owner or Tenant Occupied Risks	Tenant Occupied Risks only
STANDARD COVERAGES		
Coverage A - Dwelling	"All Risk" Coverage (DP-3) Min A \$15,000 - Max \$1,000,000	"All Risk" Coverage (DP -3) Min A \$70,000 - Max \$500,000
Coverage B - Other Structures	2% of Cov A - may be increased to 10% No coverage for specifically scheduled items	10% of Cov A - Additional Coverage for specific other structures not rented to others can be purchased up to 30% of Coverage A
Coverage A and B	No coverage provided for: - awnings, aluminum carports, aluminum screen enclosures; and - carports, patios, screen enclosures, structures constructed to be open to the weather (e.g. tiki huts) that have a roof covering different than main dwelling; or - any structure with roof or wall coverings that are thatch, lattice, slats or a similar material.	Covered - subject to policy provisions
Screened Enclosures/Hurricane Coverage	Not Available as noted above	Excluded - may buy back in increments of \$5,000 up to \$50,000
Coverage C - Personal Property	Named Perils - Broad Form - 25% of A may be increased to 50% or reduced to 0%	Named Perils - Broad Form - No minimum may be increased to 50% of A or reduced to 0%
Coverage D - Fair Rental Value	10% of Cov A. Maximum 10% of Coverage A when Coverage D and E are combined. Additional Insurance.	10% of Cov A
Coverage E - Additional Living Expense	10% of Cov A. Maximum 10% of Coverage A when Coverage D and E are combined. Additional Insurance.	N/A since only write tenant occupied risks.
Coverage L - Liability	\$100,000	\$100,000 - may be increased to \$300,000
Coverage M - Medical Payments <small>Can only be obtained along with Coverage L</small>	\$2,000	\$2,000
ADDITIONAL COVERAGES		
Ordinance or Law	Not available	10% of Cov A
OPTIONAL COVERAGES		
Earthquake Coverage	Not Available	5% deductible for Cov A or C subject to a \$250 minimum deductible
Property - Increased Limits for Limited Fungi, Wet or Dry Rot, or Bacteria Coverage	\$10,000 included in basic form. Cannot be increased.	\$10,000. included in basic form. \$25,000 and \$50,000 increased limits available.
Liability - Increased Limits for Limited Fungi, Wet or Dry Rot, or Bacteria Coverage	\$50,000 included in basic form. Cannot be increased.	Not available
Replacement Cost on Contents	Not available	Not available
Water Backup of Sewers & Drains or Sump Overflow	Not Available	Covered