



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		
HOMEOWNERS (HO-3); CONDO (HO-6); RENTERS (HO-4)		
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
STANDARD COVERAGES		
Coverage A - Dwelling (Building)	"All Risk" Coverage (HO-3) "Named Peril" Coverage (HO-6) - Can be endorsed to All Risks for an additional premium	"All Risk" Coverage (HO-3) & (HO-6)
Coverage B - Other Structures	2% of Cov A may increase to 10% or reduce to 0% (HO-3 only) No coverage for specifically scheduled items	2% of Cov A may increase to 10% or reduce to 0% (HO-3 only) Coverage available for specifically scheduled items
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 (Contents)	"Named Peril" Coverage 25% of Coverage A may increase to 50% or reduce to 0%	"Named Peril" Coverage 25% of Coverage A may increase to 70% or reduce to 0%
Theft Away from Premises	Excluded - Cannot buy back	Covered - subject to other Coverage C provisions
Securities, Deeds, etc.	\$1,000	\$1,500
Watercraft	\$1,000	\$1,500
Trailers	\$1,000	\$1,500
Jewelry/Furs	\$1,000	\$1,500; may increase up to \$5,000
Firearms	\$2,000	\$2,500
Silverware	\$2,500	\$2,500; may increase up to \$10,000
Business Property (on premises)	\$2,500	\$2,500
Business Property (off premises)	\$250	\$500
Electronic apparatus	\$1,000	\$1,500
Coverage D - Loss of Use	10% of Cov A (HO-3 & HO-4) 20% of Cov C (HO-6)	10% of Cov A (HO-3 & HO-4) 20% of Cov C (HO-6)
Coverage E - Liability	\$100,000	\$100,000 - may increase to \$300,000
Coverage F - Medical Payments	\$2,000	\$2,000 - may increase to \$5,000
ADDITIONAL COVERAGES - may not be available on all policy forms		
Debris Removal (Trees - Wind)	\$500	\$1,000
Loss Assessment	\$1,000 (HO-3) \$2,000 (HO-6)	\$1,000 (HO-3) \$2,000 (HO-6) may increase to \$3,000
OPTIONAL COVERAGES - may not be available on all policy forms		
Animal Liability	Excluded - Cannot buy back	Excluded - may purchase \$25,000 / \$2,000
Golf Cart	Not Available	\$5,000 physical damage per golf cart
Golf Cart Liability	Not Available	\$100,000 & 300,000 Available
Identity Theft or Identity Fraud Expense Coverage	Not Available	\$25,000 limit (no deductible)
Incidental Occupancy	Not Available	Available Section I and II
Increased Limits for Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I - Property	\$10,000 included in basic form. Cannot be increased	\$10,000 included in basic form. \$25,000 and \$50,000 increased limits available.
Ordinance or Law	Basic Limit of 25% of Cov A can increase to 50%	Basic Limit of 25% of Cov A can increase to 50%
Scheduled Personal Property	Not Available	Available for various categories and limits
Water Backup of Sewers & Drains or Sump Overflow	Not Available	Covered