



*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  
MOBILE HOME**

**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**

	<b>CITIZENS</b>	<b>SOUTHERN OAK</b>
<b>STANDARD COVERAGES</b>		
<b>Coverage A - Dwelling (Building)</b>	"All Risk" Coverage	"All Risk" Coverage
Loss Settlement	Replacement cost unless mobile home manufactured in 1993 or earlier, then actual cash value only	Replacement cost
<b>Coverage B - Other Structures</b>	10% (\$2,000 minimum) of Cov A Cannot be increased	10% (\$2,000 minimum) of Cov A - may be increased to 70%
<b>Coverage C - Personal Property (Contents)</b>	"Named Peril" Coverage 25% of Coverage A - may be increased to 100% or excluded	"Named Peril" Coverage 40% of Coverage A - may be increased to 100% or excluded
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 be increased up to \$5,000
Firearms	\$2,000	\$2,500
Silverware	\$2,500	\$2,500 - may be increased up to \$10,000
Business Property (on premises)	\$2,500	\$2,500
Business Property (off premises)	\$250	\$500
Electronic apparatus	\$1,000	\$1,500
Refrigerated Property	\$500	\$500
Credit Card, Fund Transfer, Forgery & Counterfeit Money	\$500	\$500
<b>Coverage D - Loss of Use</b>	10% of Cov A	10% of Cov A
<b>Coverage E - Liability</b>	\$100,000	\$100,000 - may be increased to \$300,000
<b>Coverage F - Medical Payments</b>	\$2,000	\$2,000 - may be increased to \$5,000
<b>ADDITIONAL COVERAGES</b>		
Debris Removal (Trees - Wind)	\$500	\$1,000
Credit Card, Fund Transfer, Forgery & Counterfeit Money	\$500	\$500
Loss Assessment	\$1,000	\$1,000 - may be increased to \$3,000
Grave Markers	None	\$5,000
Cosmetic and Aesthetic Damage to Floors	\$10,000 per policy combined limit for Coverages A, B and D	\$10,000 per policy combined limit for Coverages A and B
<b>OPTIONAL COVERAGES</b>		
Animal Liability	EXCLUDED - Cannot buy back	EXCLUDED - may purchase \$25,000 / \$2,000
Incidental Occupancy	Not Available	Available Section I and II
Increased Limits for Limited Fungi, Wet or Dry Rot, or Bacteria Coverage <b>Section I - Property</b>	\$10,000 included in basic form. Cannot be increased	\$10,000 included in basic form. \$25,000 and \$50,000 increased limits available.
Increased Limits for Limited Fungi, Wet or Dry Rot, or Bacteria Coverage <b>Section II - Liability</b>	\$50,000 included in basic form. Cannot be increased	Basic Limit of \$50,000. Cannot be increased
Lienholders Single Interest	Available	Available
Replacement Cost Contents	Available	Available