



Tower Hill
Insurance

Coverage Comparison: Citizens Assumption Plan*

Citizens Multi-Peril HO-3 / HO-6
(as of January 2013)

Tower Hill Prime HO-3 / HO-6

Coverages		
Coverage A - Dwelling		
Coverage A - Dwelling (max limit)	HO-3: \$1,000,000 HO-6: \$200,000	HO-3: \$2,500,000 HO-6: \$750,000 (Combined Coverage A and Coverage C)
Coverage Type	HO-3: Special HO-6: Broad	HO-3: Special HO-6: Broad
Loss Settlement	Replacement Cost (ACV initially, then we will pay any remaining amounts necessary to perform such repairs as work is performed and expense are incurred)	Replacement Cost (ACV initially, then we will pay any remaining amounts necessary to perform such repairs as work is performed and expense are incurred)
Are pool cages, porches, carports and fences covered under Coverage A?	Screened enclosures and carports that are aluminum framed or not covered by the same or substantially the same materials as that part of the primary dwelling are not covered. Patios that have a roof covering of the same or substantially the same materials as that of the primary dwelling are not covered	Screened enclosures, carports and patios which are attached to the primary dwelling are covered.
Coverage B - Other Structures		
Coverage B - Other Structures	HO-3: 0% / 2% / 5% / 10% of Coverage A HO-6: N/A (no coverage for covered carports, screened enclosures, patios, awnings, gazebos, cabanas or similar structures constructed to be open to the weather)	HO-3: 0% / 2% / 5% / 10% of Coverage A HO-6: N/A
Coverage Type	HO-3: Special HO-6: N/A	HO-3: Special HO-6: N/A
Loss Settlement	Buildings at Replacement Cost; Structures that are not Buildings are at ACV	Buildings at Replacement Cost; Structures that are not Buildings are at ACV
Are pool cages, porches, carports and fences covered under Coverage B?	Pool cages and aluminum carports are not covered; certain other carports with roof covering not substantially the same as the primary structure are not covered; fences are covered at ACV	Screened enclosures, carports and patios which are detached from the primary dwelling are covered.
Coverage C - Personal Property		
Coverage C - Personal Property	HO-3: 0% / 25% to 50% of Coverage A HO-6: \$200,000 (max limit)	HO-3: 0% / 25% to 100% of Coverage A HO-6: \$750,000 (Combined Coverage A and Coverage C)
Coverage Type	Broad	Broad
Loss Settlement	ACV; Replacement Cost available	ACV; Replacement Cost available
Personal Property Off Premises	Covered (limited to 10% if located at an "insureds" residence other than the "residence premises")	Covered (limited to 10% if located at an "insureds" residence other than the "residence premises")
Coverage D - Loss of Use		
Coverage D - Loss of Use	HO-3: 10% of Coverage A HO-6: 20% of Coverage C	HO-3: 10% / 20% of Coverage A HO-6: 40% of Coverage C
Time Limit	24 months	Payment will be for the shortest time required to repair or replace the damage or, if you permanently relocate, the shortest time required for your household to settle elsewhere.

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Liability and Medical Payments		
Coverage E - Personal Liability	\$100,000	\$100,000 / \$200,000 / \$300,000.
Coverage F - Medical Payments	\$2,000	\$1,000 / \$2,000 / \$3,000 / \$4,000 / \$5,000.
HO-3 Defaults		
Coverage B - Other Structures	2% of Coverage A	Same as prior policy
Coverage C - Personal Property	25% of Coverage A	Same as prior policy
Deductibles		
Hurricane	\$500 / 2% / 5% / 10% of Coverage A	HO-3: \$500 / 2% / 3% / 5% / 10% / 15% HO-6: \$500 / 2% / 5%
All Other Perils	\$500 / \$1,000 / \$2,500	HO-3: \$500 / \$1,000 / \$2,500 / \$5,000 HO-6: \$500 / \$1,000 / \$2,500
Sinkhole	HO-3: 10% of Coverage A (Mandatory) HO-6: All Other Perils Deductible	HO-3: 10% of Coverage A (Mandatory) HO-6: All Other Perils Deductible
Special Limits of Liability		
Money, Coins and Medals	\$200	\$200
Securities and Collectible Stamps	\$1,000	\$1,000
Watercraft	\$1,000 Excludes "personal watercraft"	\$1,000
Trailers	\$1,000	\$1,000
Jewelry and Furs	\$1,000 for ALL perils	\$1,000 (Loss by Theft)
Guns	\$2,000 for ALL perils	\$2,000 (Loss by Theft)
Silverware/Goldware/ Platinumware	\$2,500 for ALL perils	\$2,500 (Loss by Theft)
Business Property on Premises	\$2,500	\$2,500
Business Property off Premises	\$250	\$250
Cosmetic Floor Damage	\$10,000 (Coverage A, B and D)	\$10,000 (Coverage A and B)
Credit Card	\$500	\$500 included; \$2,500 / \$5,000 available.
Grave Markers	Not available	Not available
Refrigerated Property	\$500	\$500

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Additional Coverages		
Debris Removal Limit	5% of Coverage A	5% of Coverage A
Dwelling Under Construction	Not available	HO-3: Available HO-6: N/A
Electronic Data Restoration	Not available	Not available
Exterior Paint and Waterproofing Materials	Limited, excluded entirely in specific coastal territories	Limited, excluded entirely in specific coastal territories
Fungi, Wet or Dry Rot, or Bacteria - Liability	\$50,000	\$50,000
Fungi, Wet or Dry Rot, or Bacteria - Property	\$10,000 / \$10,000 (includes yeast)	\$10,000 / \$20,000 included \$25,000 / \$50,000 available
Golf Cart Coverage	Not available	Available
Lock Replacement	Covered only when damage is caused by a covered peril	Covered only when damage is caused by a covered peril
Loss Assessment	HO-3: \$1,000 HO-6: \$2,000	HO-3: \$1,000 / \$2,000 / \$3,000. HO-6: \$2,000 / \$3,000.
Ordinance or Law Limit	25% included. 50% available	HO-3: 25% included. 0% / 10% / 50% available HO-6: 25% included. 50% available
Permitted Incidental Occupancies	Not available	Available
Personal Property Replacement Cost	Available	Available
Scheduled Personal Property	Not available	Available
Screened Enclosure Coverage	Excluded	HO-3: \$10,000 Hurricane Limitation Included with option to buy up to \$50,000 HO-6: Included
Sinkhole Loss Coverage	HO-3: Included (except in 16 counties; requires inspection) HO-6: Included "Principal building" does not include: other structures, driveways, sidewalks, walkways, decks, pools, spas, fences or patios.	HO-3: Available (inspection required to add coverage) HO-6: Included "Principal building" does not include: other structures, driveways, sidewalks, decks or patios. Patios are covered if it is an extension of the foundation and made of the same material and/or under the same roof line of the "principal building".
Special Personal Property Coverage	Not available	HO-3: Not Available HO-6: Not Available
Specific Other Structures	Not available	HO-3: Available HO-6: Not Available

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Structures Rented to Others	Not available	HO-3: Available HO-6: Not Available
Theft Away from Premises	Excluded	Included
Tree Removal Limit	\$500 maximum / per tree	\$500 maximum / per tree
Water Backup and Sump Overflow	Not available	HO-3: Available HO-6: Not Available
Liability Coverage		
Animal Liability	Excluded - no available buyback	\$25,000 limitation
Business Pursuits	Not available	Not Available
Other Owned Locations	Not available	Available
Watercraft Liability (sailing vessel)	Less than 26 feet	Less than 26 feet
Watercraft Liability (not a sailing vessel)	Inboard and Inboard/Outboard engine 50hp or less Outboard engine 25hp or less No coverage for "personal watercraft"	Inboard and Inboard/Outboard engine 50hp or less Outboard engine 25hp or less; not owned over 25 hp \$25,000 limitation for "personal watercraft"

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