



**Tower Hill**  
Insurance

## COVERAGE COMPARISON: CITIZENS ASSUMPTION PLAN\*

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

**Tower Hill Select Assumption HO-3**

Coverages		
Coverage A - Dwelling (max limit)	\$1,000,000	\$1,000,000
Coverage B - Other Structures	0% / 2% / 5% / 10% of Coverage A (no coverage for covered carports, screened enclosures, patios, awnings, gazebos, cabanas or similar structures constructed to be open to the weather)	0% / 2% / 5% / 10% of Coverage A (no coverage for covered carports, screened enclosures, patios, awnings, gazebos, cabanas or similar structures constructed to be open to the weather)
Coverage C - Personal Property	0% / 25% to 50% of Coverage A	0% / 25% to 50% of Coverage A
Coverage D - Loss of Use	10% of Coverage A	10% of Coverage A
Coverage E - Personal Liability	\$100,000	\$100,000 / \$300,000 <i>(\$100,000 maximum for trampoline, pool slide and/or diving board)</i>
Coverage F - Medical Payments	\$2,000	\$2,000
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	\$500 / 2% / 5% / 10% of Coverage A
All Other Perils	\$500 / \$1,000 / \$2,500	\$500 / \$1,000 / \$2,500
Sinkhole	10% of Coverage A (Mandatory)	10% of Coverage A (Mandatory)
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 Excludes "personal watercraft"
Trailers	\$1,000	\$1,000
Jewelry and Furs	\$1,000 for ALL perils	\$1,000 for ALL perils
Guns	\$2,000 for ALL perils	\$2,000 for ALL perils
Silverware/Goldware/Platinumware	\$2,500 for ALL perils	\$2,500 for ALL perils
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, B and D)
Credit Card	\$500	\$500
Refrigerated Property	\$500	\$500

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



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Additional Coverages		
Fungi, Wet or Dry Rot, or Bacteria - Property	\$10,000 / \$10,000 (includes yeast)	\$10,000 / \$10,000 (includes yeast)
Fungi, Wet or Dry Rot, or Bacteria - Liability	\$50,000	\$50,000
Ordinance or Law Limit	25% included / 50% available	25% included / 50% available
Screened Enclosure Coverage	Excluded	Excluded with option to buy back (up to \$20,000)
Loss Assessment	\$1,000	\$1,000
Debris Removal Limit	5% of Coverage A	5% of Coverage A
Tree Removal Limit	\$500 maximum / per tree	\$500 maximum / per tree
Dwelling Under Construction	Not available	Not available
Golf Cart Coverage	Not available	Available
Permitted Incidental Occupancies	Not available	Available
Personal Property Replacement Cost	Available	Available
Scheduled Personal Property	Not available	Available
Sinkhole Loss Coverage	Included except in 16 counties; requires inspection  "Principal building" does not include: other structures, driveways, sidewalks, walkways, decks, pools, spas, fences or patios.	Excluded inspection required to add coverage  "Principal building" does not include: other structures, driveways, sidewalks, walkways, decks, pools, spas, fences or patios unless part of foundation or under same roofline as "principal building".
Special Personal Property Coverage	Not available	Not available
Specific Other Structures	Not available	Available
Structures Rented to Others	Not available	Available
Water Backup and Sump Overflow	Not available	Available

Liability Coverage		
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 No coverage for "personal watercraft"
Watercraft Liability (sailing vessel)	Less than 26 feet	Less than 26 feet
Animal Liability	Excluded - no available buyback	Excluded - no available buyback

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