

As of 9/1/2012

Citizens Multi-Peril Policy

**Your
Company's
Policy**

Comments or Explanations

**Coverage
Description**

<u>Building Coverage</u>			
Coverage Type	Special		
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	
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	Same	
		Same	
<u>Other Structures Coverage</u>			
Coverage Type	Special	Same	
Percentage of Building Coverage	2% standard; Options 0, 5% and 10%	Same	
Loss Settlement	Buildings at Replacement Cost; Structures that are not Buildings are at ACV	Same	
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	Same	
		Same	
<u>Contents Coverage</u>			

Coverage Type	Broad	Same	
Percentage of Building Coverage	25% Standard; Coverage available up to 50%	Same	
Loss Settlement	ACV, Replacement cost available	Same	
Personal Property Off Premises	Covered (limited to 10% if located at an "insureds" residence other than the "residence premises")	Same	
<u>Loss of Use Coverage</u>			
Percentage of Building Coverage	10%	Same	
Time Limit.	24 months	Same	
<u>Liability</u>			
Available Limits	\$100,000	Same	
<u>Medical Payments</u>			
Available Limits	\$2,000	Same	

Extra Coverage

Ordinance or Law Limit	25% or 50% of Coverage A	No	N/A Mobile Home coverage
Fungi, Wet or Dry Rot, Yeast or Bacteria	\$10,000 Property Limit; \$50,000 Liability Limit	Same	
Loss Assessment	\$1,000		
Debris Removal Limit	Covered (Up to 5% of Coverage A; Additional limit available if Coverage A is depleted)	Same	
Tree Removal Limit	\$500	Same	
Business Property Coverage Limit	\$2,500 on premises; \$250 off premises	Same	
Food Spoilage Limit	\$500	Same	

Lock Replacement	Covered only when damage is caused by a covered peril	Same	
Water Backup, Sewer and Drains	not available	Same	
Electronic Data Restoration	not available	Same	
<u>Special Limits of Liability</u>			
Money, Coins and Medals	\$200	Same	
Securities and Collectable Stamps	\$1,000	Same	
Trailers	\$1,000	Same	
Watercraft	\$1,000	Same	
Jewelry	\$1000 for theft	Same	
Furs	\$1,000 for theft (combined Jewelry and Fur)	Same	Not limited to theft
Silverware	\$2500 for theft	Same	Not limited to theft
Guns	\$2000 for theft	Same	Not limited to theft
Grave Markers	not available	Same	Not limited to theft

Miscellaneous Coverage

Is Scheduled Personal Property available?	no	Same	
Are pool cages, porches, carports and fences covered?	limited	Same	
Docks &/or Boathouses, Structures over water?	Structures that are not buildings are covered at ACV, buildings are covered at Replacement Cost	Same	
Theft Coverage away from Premises	not available	Same	

Watercraft Liability	Limited	Same	
Liability extension to other owned locations	not available	Same	
Business Pursuits Liability Coverage	not available	Same	
Animal Liability	excluded	Same	
Is Personal Property outside a fully enclosed building covered?	Yes, with limitations	Same	
Exterior Paint and Waterproofing Material	Limited, excluded entirely in specific coastal territories	Same	

Assesment
Potential

Assessments and Surcharges	Up to 45%	Subject to OIR order	
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*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.