

## Coverage Comparison

Coverage Description	Citizens Mobile Home Multi-Peril Policy	Avatar's Mobile Home Multi-Peril Policy
<b>Building Coverage</b>		
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  Same
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
<b>Other Structures Coverage</b>		
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
<b>Contents Coverage</b>		
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
<b>Loss of Use Coverage</b>		
Percentage of Building Coverage	10%	Same
Time Limit.	24 months	Same
<b>Liability</b>		
Available Limits	\$100,000	Same
<b>Medical Payments</b>		
Available Limits	\$2,000	Same
<b>Extra Coverage</b>		
Ordinance or Law Limit	25% or 50% of Coverage A	No
Fungi, Wet or Dry Rot, Yeast or Bacteria	\$10,000 Property Limit; \$50,000 Liability Limit	Same
Loss Assessment	\$1,000	Same
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
<b>Special Limits of Liability</b>		
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
Silverware	\$2500 for theft	Same
Guns	\$2000 for theft	Same
Grave Markers	not available	Same
<b>Miscellaneous Coverage</b>		
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
<b>Assesment Potential</b>		
Assessments and Surcharges	Up to 45%	Subject to OIR order