

Coverage Comparison

Coverage Description	Citizens Mobile Home Physical Damage Policy	Avata's Mobile Home Physical Damage Policy	Comments or Explanations
Building Coverage			
Coverage Type	Basic Form		
Loss Settlement	Replacement Cost (ACV for older Mobile Homes) (ACV initially, then we will pay any remaining amounts necessary to perform such repairs as work is performed and expense are incurred)	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 not the same or substantially the same materials as that of the primary dwelling are not covered	Same	
Other Structures Coverage			
Coverage Type	Basic Form	Same	
Percentage of Building Coverage	10% of Coverage A	Same	
Loss Settlement	Buildings at Replacement Cost; Structures that are not Buildings are at ACV (ACV for older Mobile Homes)	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	
Contents Coverage			
Coverage Type	Basic	Same	
Percentage of Building Coverage	As selected	Same	
Loss Settlement	ACV	Same	
Personal Property Off Premises	Not Covered	Same	
Loss of Use Coverage			
Percentage of Building Coverage	Up to 10%	Same	
Time Limit	24 months	Same	
Liability			
Available Limits	100000 / 300000	Same	
Medical Payments			
Available Limits	\$2,000	Same	
Extra Coverage			
Ordinance or Law Limit	Not Covered	Same	N/A Mobile Home coverage
Fungi, Wet or Dry Rot, Yeast or Bacteria		\$10,000 Basic Property Limit with options of \$25,000 and \$50,000. Liability Limit if applicable; \$50,000 Basic with option of \$100,000	
Loss Assessment	\$10,000 Property Limit; \$50,000 Liability Limit		
Debris Removal Limit	Not Covered	Same	
Tree Removal Limit	Limit of Liability of the damaged property	Same	
Business Property Coverage Limit	Not Covered	Same	
Food Spoilage Limit	By Endorsement	Same	
Lock Replacement	\$500	Same	
Water Backup, Sewer and Drains	Not Covered	Same	
Electronic Data Restoration	Not Covered	Same	
Special Limits of Liability			
Money, Coins and Medals	Not Covered	Same	
Securities and Collectable Stamps			
Trailers	Not Covered	Same	
Watercraft	Not Covered	Same	
Jewelry	Not Covered	Same	
Furs	Not Covered	Same	
Silverware	Not Covered	Same	
Guns	Not Covered	Same	
Grave Markers	Not Covered	Same	
Miscellaneous Coverage			
Is Scheduled Personal Property available?	No	Same	
Are pool cages, porches, carports and fences covered?	No	Same	
Docks &/or Boathouses, Structures over water?	Not Contemplated	Same	
Theft Coverage away from Premises	Not covered	Same	
Watercraft Liability	Not covered (Some Exceptions)	Same	
Liability extension to other owned locations	not available	Same	
Business Pursuits Liability Coverage	By Endorsement	Same	
Animal Liability	excluded	Same	
Is Personal Property outside a fully enclosed building covered?	Yes	Same	
Exterior Paint and Waterproofing Material	Under E.C. excluded in certain territories	Same	
Assessment Potential			
Assessments and Surcharges	Up to 45%	Subject to OIR order	

*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.