

As of 9/1/2012

<u>Coverage Description</u>	Citizens Multi-Peril Policy	Your Company's Policy	Comments or Explanations
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<u>Building Coverage</u>			
Coverage Type	Special	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 (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	Awnings, screened enclosures, carports that are aluminum framed, and fences are not covered for Hurricane Loss.	We offer a buy-back for limited hurricane coverage for pool cages, screened enclosures and carports. Available limits between \$10,000 - \$50,000.
<u>Other Structures Coverage</u>			
Coverage Type	Special	Special	
Percentage of Building Coverage	2% standard; Options 0, 5% and 10%	2% standard; can add up to an additional 18%	
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	Awnings, screened enclosures and carports that are aluminum framed, or a structure not attached to main residence unless covered by the same or substantially the same materials as that part of the primary dwelling are not covered for Hurricane Loss. Fences are covered.	We offer a buy-back for limited hurricane coverage for pool cages, screened enclosures and carports. Available limits between \$10,000 - \$50,000.
<u>Contents Coverage</u>			
Coverage Type	Broad	Broad	

Percentage of Building Coverage	25% Standard; Coverage available up to 50%	50% Standard; Coverage available from 0 - 70%	
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")	
<u>Loss of Use Coverage</u>			
Percentage of Building Coverage	10%	20%	
Time Limit.	24 months	Shortest time to repair, replace, or permanently relocate elsewhere.	
<u>Liability</u>			
Available Limits	\$100,000	\$100,000, \$200,000, \$300,000, \$500,000	
<u>Medical Payments</u>			
Available Limits	\$2,000	\$1,000 - \$5,000	

Extra Coverage

Ordinance or Law Limit	25% or 50% of Coverage A	10% included; increase up to 25% or 50% of Coverage A	
Fungi, Wet or Dry Rot, Yeast or Bacteria	\$10,000 Property Limit; \$50,000 Liability Limit	\$10,000 Property Limit and \$50,000 Liability Limit - included; can be increased to \$25,000 or \$50,000 Property Limit	
Loss Assessment	\$1,000	\$1,000 included, up to \$5,000 available	
Debris Removal Limit	Covered (Up to 5% of Coverage A; Additional limit available if Coverage A is depleted)	Covered (Up to 5% of Coverage A; Additional limit available if Coverage A is depleted)	
Tree Removal Limit	\$500	\$500	
Business Property Coverage Limit	\$2,500 on premises; \$250 off premises	\$2,500 on premises; \$500 off premises	
Food Spoilage Limit	\$500	not available	
Lock Replacement	Covered only when damage is caused by a covered peril	not available	

Water Backup, Sewer and Drains	not available	\$5,000 additional coverage available, \$1,000 deductible	
Electronic Data Restoration	not available	not available	
Special Limits of Liability			
Money, Coins and Medals	\$200	\$200	
Securities and Collectable Stamps	\$1,000	\$1,500	
Trailers	\$1,000	\$1,500	
Watercraft	\$1,000	\$1,500	
Jewelry	\$1000 for theft	\$1,500 for theft	
Furs	\$1,000 for theft (combined Jewelry and Fur)	\$1,500 for theft (combined Jewelry and Fur)	
Silverware	\$2500 for theft	\$2,500 for theft	
Guns	\$2000 for theft	\$2,500 for theft	
Grave Markers	not available	\$5,000	

Miscellaneous Coverage

Is Scheduled Personal Property available?	no	Yes	
Are pool cages, porches, carports and fences covered?	limited	Fences are covered. Pool cages, porches and carports are available with a buy-back	
Docks &/or Boathouses, Structures over water?	Structures that are not buildings are covered at ACV, buildings are covered at Replacement Cost	Structures that are not buildings are covered at ACV, buildings are covered at Replacement Cost	
Theft Coverage away from Premises	not available	Yes, with limitations, no additional available	
Watercraft Liability	Limited	Limited	

Liability extension to other owned locations	not available	not available	
Business Pursuits Liability Coverage	not available	not available	
Animal Liability	excluded	excluded, Buy-back available - \$25,000 Limited Dog Liability for certain breeds	
Is Personal Property outside a fully enclosed building covered?	Yes, with limitations	Yes, with limitations	
Exterior Paint and Waterproofing Material	Limited, excluded entirely in specific coastal territories	Excluded in certain counties	

Assessment Potential

Assessments and Surcharges	Up to 45%	2012 FIGA Assessment 1.1% 2005 Citizens Emergency Assessment 1% 2007 FHCF Assessment 1.3%	
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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.