

Coverage Description	Citizens Wind Only Policy HW2	HCPCI	Homeowners Choice Wind Only Policy HO2
Coverage Type	Wind and/or Hail Only	Policy	Wind and/or Hail Only
<u>Dwelling Coverage (Coverage A)</u>			
Limits Available	Minimum \$25,000; Maximum \$1,000,000	Same	Minimum \$25,000; Maximum \$1,000,000
Loss Settlement	Replacement Cost - (ACV initially, then we will pay any remaining amounts necessary to perform such repairs as work is performed and expenses are incurred)	Same	Replacement Cost - (ACV initially, then we will pay any remaining amounts necessary to perform such repairs as work is performed and expenses are incurred).
Are pool cages, porches, carports covered under Coverage A?	No, awnings, aluminum carports, and aluminum framed screened enclosures are excluded from coverage.	Same	No, awnings, aluminum carports, and aluminum framed screened enclosures are excluded from coverage.
Coastal Construction Control Line Exclusion	Policy pays no amount in excess of ACV on structures pursuant to Florida Statutes 161.052 and 161.053.	Same	Policy pays no amount in excess of ACV on structures pursuant to Florida Statutes 161.052 and 161.053.
<u>Other Structures Coverages (Coverage B)</u>			
Percentage of Dwelling Coverage (Coverage A)	2% standard; Options 0, 5% and 10%	Same	As assumed from Citizens. 0, 2% 5% and 10% available
Loss Settlement	buildings at Replacement Cost; Structures that are not buildings are at ACV.	Same	Buildings at Replacement Cost; structures that are not buildings are at ACV.
Are pool cages, porches, carports covered under Coverage B?	No, awnings, aluminum carports, and aluminum framed screened enclosures are excluded from coverage.	Same	No, awnings, aluminum carports, and aluminum framed screened enclosures are excluded from coverage.
Coastal Construction Control Line Exclusion	Policy pays no amount in excess of ACV on structures pursuant to Florida Statutes 161.052 and 161.053.	Same	Policy pays no amount in excess of ACV on structures pursuant to Florida Statutes 161.052 and 161.053.
<u>Contents Coverage (Coverage C-Personal Property)</u>			
Percentage of Dwelling Coverage (Coverage A)	25% Standard; Coverage available up to 50%	Same	As assumed from Citizens. 25% minimum may be endorsed to up to 50%.
Loss Settlement	ACV; Replacement cost available	Same	ACV; Replacement cost available
Personal Property Off Premises	Covered (limited to 10% of Coverage "C" limit or \$1,000, whichever is greater)	Same	Covered (limited to 10% of Coverage "C" limit or \$1,000, whichever is greater)
<u>Loss of Use Coverage (Coverage D)</u>			
Percentage of Dwelling Coverage (Coverage A)	10%	Same	10%
Time Limit	24 consecutive months	Same	24 consecutive months
<u>Liability & Med Pay (Coverages E&F)</u>	Not Available		Not Available

Additional Coverages			
Ordinance or Law Limit	25% or 50% of Coverage A	Same	25% or 50% of Coverage A
Fungi, Wet or Dry Rot, Yeast or Bacteria	\$10,000 Property Limit	Same	\$10,000 Property Limit
Loss Assessment	\$1,000	Same	\$1,000
Debris Removal Limit	Covered up to 5% of Coverage A	Same	Covered up to 5% of Coverage A
Tree Removal Limit	Maximum \$500 per tree \$1000 total	Same	Maximum \$500 per tree \$1000 total
Business Property Coverage Limit	\$2500 on residence premises	Same	\$2500 on residence premises
Food Spoilage Limit	\$500	Same	\$500
Lock Replacement	Not Available	Same	Not Available
Water Backup, Sewer and Drains	Not Available	Same	Not Available
Electronic Data Restoration	Not Available	Same	Not Available
Special Limits of Liability			
Money, Coins and Medals	Up to \$200	Same	Up to \$200
Securities and Collectable Stamps	Up to \$1500	Same	Up to \$1500
Trailers	Up to \$1500	Same	Up to \$1500
Watercraft	Up to \$1500	Same	Up to \$1500
Jewelry, Watches, Furs, Precious Stones	Up to \$1500	Same	Up to \$1500
Silverware, Gold	Up to \$200	Same	Up to \$200
Grave Markers	Up to \$5000	Same	Up to \$5000
Miscellaneous Coverage			
Is Scheduled Personal Property available?	No	Same	No
Coverage for docks or boathouses available?	No	Same	No
Coverage for structures over water available?	No	Same	No
Assessment Potential			
Assessments & Surcharges	Up to 45% Policyholder Surcharge plus assessments ordered or approved by the Office of Insurance Regulation for all admitted Insurance Companies.	Different	No Citizens Policyholder Surcharge. Assessments as ordered or approved by the Office of Insurance Regulation for all admitted Insurance Companies.