

**Safe Harbor VS. Citizens
Mobile Home (MHDP-1) Coverage Comparison**

Coverage Description	Citizens	Safe Harbor
Building Coverage - Coverage A		
Coverage Type	Basic Form	Basic Form
Loss Settlement	Replacement Cost 1994 & newer, Actual Cash Value Prior to 1994	Replacement Cost 1994 & newer, Actual Cash Value Prior to 1994
Attached Structures	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	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
Other Structures Coverage - Coverage B		
Coverage Type	Basic Form	Basic Form
Loss Settlement	Actual Cash Value	Actual Cash Value
Percentage of Building Coverage	2% Standard; 0, 5% & 10%	10% included; reduces Coverage A for same loss settlement.
Pool Cages, Aluminum Carports	Not Covered	Not Covered
Fences	Actual Cash Value	Actual Cash Value
Contents Coverage - Coverage C		
Coverage Type	Basic - Named Perils	Basic - Named Perils
Loss Settlement	Actual Cash Value	Actual Cash Value
Percentage of Building Coverage	25% Standard; Coverage Available up to 50%	No Minimum, Coverage Available up to 100% of Coverage A or Up To \$50,000
Maximum Loss Payable for Covered Property in Freezers or Refrigerators	\$500	\$500
Fair Rental Value - Coverage D		
Time Limit	24 Months	24 Months
Percentage of Building Coverage	10% of Coverage A Included (Reduces Coverage A Limit)	10% of Coverage A Included (Reduces Coverage A Limit)
Liability - Coverage L		
Available Limits	Optional \$100,000	Optional \$100,000, \$300,000 Available
Liability for Trampolines	Included	\$10,000 Limit
Liability for Personal Watercraft	Included	\$10,000 Limit
Liability for Diving Board, Pool, Slide & Above Ground Pool	Included	\$10,000 Limit
Liability for Off-Road Recreational Or Service Vehicle	Included	\$10,000 Limit
Liability for Vicarious Parental Liability	Included	\$10,000 Limit
Medical Payments - Coverage M		
Available Limits	\$2,000	\$2,000
Extra Coverage		
Ordinance and Law Limit	Excluded	Excluded
Water Backup, Sewers and Drains	Excluded	Excluded
Animal Liability	Excluded	Excluded
Lienholders Single Interest	Offered	Not Offered

*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 info

Comparison
Same As Citizens
Same As Citizens
Same As Citizens
Same As Citizens
Same As Citizens
Safe Harbor 10% Included
Same As Citizens
Same As Citizens
Same As Citizens
Same As Citizens
Safe Harbor Up To 100%
Same As Citizens
Same As Citizens
Same As Citizens
Safe Harbor Offers \$300,000
Safe Harbor Limited
Safe Harbor Limited
Same As Citizens
Same as Citizens
Same as Citizens
Same as Citizens
Available Through Citizens

Information please contact your agent.