



# Dwelling & Property Coverage Comparison

Document was prepared to provide a quick reference guide and does not supersede or change any of the coverages or exclusions existing in the actual policy form.

Coverage Description	Citizens DP1 & DP3	Safepoint Insurance Company DP1 & DP3	Comments/ Explanations
<b>Eligibility</b>	Tenant Occupied Risks or otherwise ineligible risks for the HO program	Tenant Occupied Risks or otherwise ineligible risks for the HO program	

## Standard Coverage

<b>Coverage A - Dwelling</b>	Named Perils - Basic Form for DP1 and Open Perils Coverage for DP3 Min Cov A \$15,000 Max \$1,000,000.	Named Perils - Basic Form for DP1 and Open Perils Coverage for DP3 Min Cov A \$15,000. Max \$1,000,000.	
<b>Coverage B - Other Structures</b>	Up to 10% of Coverage A. There is no specific coverage available for Other Structures	Up to 10% of Coverage A. Additional coverage for specific other structures not rented to others can be purchased up to 70% of Coverage A	Note: The limit of Coverage B on a DP1 is not additional insurance
<b>Screened Enclosures/ Hurricane Coverage</b>	Not Available	Not Available	
<b>Coverage C - Personal Property</b>	Optional Coverage can be purchased to a limit of 50% of A. Maximum of \$200,000 on Condos, \$100,000 on tenant contents and \$30,000 on tenant named insured.	Optional Coverage can be purchased to a limit of 50% of A. Maximum of \$200,000 on Condos, \$100,000 on tenant contents and \$30,000 on tenant named insured.	
<b>Coverage D - Fair Rental Value and E - Additional Living Expense</b>	The limit of insurance will be 10% of the Coverage A limit applicable to these two coverages combined.	The limit of insurance will be 10% of the Coverage A limit applicable to these two coverages combined.	Note: The limit of Coverage D and E on a DP1 is not additional insurance
<b>Coverage L - Liability</b>	\$100,000	\$100,000 or \$300,000	
<b>Coverage M - Medical Payments (obtained only in conjunction with Coverage L)</b>	\$2,000	\$2,000	



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## Optional Coverages

<b>Limited Fungi, Wet or Dry Rot, or Bacteria Coverage</b>	\$10,000 included in the Property form which cannot be increased. When Personal Liability is included in the policy a \$50,000 sub-limit applies.	<b>\$10,000 Property Limits; \$50,000 Liability Limits. May be increased to \$25,000 or \$50,000 Property and \$100,000 Liability.</b>	
<b>Water Backup, Sewer and Drains or Sump Overflow</b>	Not Available	Not Available	
<b>Permitted incidental Occupancy - Liability</b>	Not Available	Coverage available for an additional premium.	

## Optional Coverages

<b>Cosmetic or Aesthetic Damage to Floors</b>	Cosmetic or Aesthetic Damage to Floors subject to a \$10,000 limit for Coverages A, B, D and E.	<b>Cosmetic or Aesthetic Damage to Floors subject to a \$10,000 limit for Coverages A, B, D and E.</b>	Damage by Falling Objects is not covered unless there is first damage to the roof or outside walls
<b>Equipment Breakdown Enhancement Endorsement</b>	Not Available	This optional endorsement (available only on DP-3 policy form) provides for the inclusion of equipment breakdown as a covered peril. Limit of coverage per occurrence \$50,000/\$500 deductible.	