

This 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 Multi-Peril Policy	Safepoint Insurance Company HO3	Comments/ Explanations
Building Coverage			
Coverage Type	Special	Special	
Loss Settlement	Replacement Cost	Replacement Cost	
Partial Building Losses	ACV initially, then we will pay any remaining amounts necessary to perform such repairs as work is performed and expenses are incurred	ACV initially, then we will pay any remaining amounts necessary to perform such repairs as work is performed and expenses are incurred	If a total loss occurs, we will pay the full limit of Coverage A
Are pool cages, porches, carports and fences covered under Coverage A?	The following attached structures are not covered: Awnings, aluminum carports and aluminum framed screened enclosures. Any structure enclosed by screens on more than one side, constructed to be open to the weather. Carports, open sided porches that have a roof covering, and patios that have a roof covering, not constructed of and covered by the same or substantially the same materials as that of the primary dwelling.	The following un-attached structures are not covered: Awnings, aluminum carports and aluminum framed screened enclosures. Any structure enclosed by screens on more than one side, constructed to be open to the weather. Carports, open sided porches that have a roof covering, and patios that have a roof covering, not constructed of and covered by the same or substantially the same materials as that of the primary dwelling. Screened enclosures and carports can be included for the peril of Hurricane for an additional premium.	

Coverage Description	Citizens Multi-Peril Policy	Safepoint Insurance Company HO3	Comments/ Explanations
----------------------	-----------------------------	---------------------------------	------------------------

Other Structures Coverage

Coverage Type	Special	Special	
Percentage of Building Coverage	2% Standard; Options 0%, 5% and 10%	10% Standard; Options 0%, 2% and 5% Specific Structures Increased Limits up to 70% may be purchased.	
Loss Settlement	Buildings at Replacement Cost; Structures that are not buildings are ACV	Building at Replacement Cost; Structures that are not buildings are ACV	
Are pool cages, porches, carports and fences covered under Coverage B?	The following un-attached structures are not covered: Awnings, aluminum carports and aluminum framed screened enclosures. Any structure enclosed by screens on more than one side, constructed to be open to the weather. Carports, open sided porches that have a roof covering, and patios that have a roof covering, not constructed of and covered by the same or substantially the same materials as that of the primary dwelling. Also, slat houses, chickees, tiki-huts, gazebos, cabanas, canopies, pergolas or similar structures constructed to be open to the weather.	The following un-attached structures are not covered: Awnings, aluminum carports and aluminum framed screened enclosures. Any structure enclosed by screens on more than one side, constructed to be open to the weather. Carports, open sided porches that have a roof covering, and patios that have a roof covering, not constructed of and covered by the same or substantially the same materials as that of the primary dwelling. Also, slat houses, chickees, tiki-huts, gazebos, cabanas, canopies, pergolas or similar structures constructed to be open to the weather.	
Permitted Incidental Occupancies	Not Available	Available for an additional premium	

Coverage Description	Citizens Multi-Peril Policy	Safepoint Insurance Company HO3	Comments/ Explanations
----------------------	-----------------------------	---------------------------------	------------------------

Contents Coverage

Coverage Type	Broad	Broad	
Percentage of Building coverage	25% Standard; Coverage available up to 50% Contents can also be reduced to zero with written signed request from insured.	50% Standard; 25% is also available. Contents can also be reduced to zero with written signed request from insured.	Theft of Personal Property while off premises is not covered.
Loss Settlement	ACV on Personal Property unless Replacement Cost Coverage is purchased for an additional premium	ACV on Personal Property unless Replacement Cost Coverage is purchased for an additional premium	

Loss of Use Coverage

Percentage of Building Coverage	10%	10%	
Time Limit	Up to 24 months from date of loss	Up to 24 months from date of loss	

Liability

Available	\$100,000	\$100,000 & \$300,000 available	
------------------	-----------	--	--

Medical Payments

Available Limits	\$2,000	\$2,000	
-------------------------	---------	----------------	--

Coverage Description	Citizens Multi-Peril Policy	Safepoint Insurance Company HO3	Comments/ Explanations
----------------------	-----------------------------	---------------------------------	------------------------

Extra Coverages

Ordinance or Law Limit	25% or 50% of coverage A	25% or 50% of coverage A	
Fungi, Wet or Dry Rot, Yeast or Bacteria	\$10,000 Property Limits; \$50,000 Liability Limits	\$10,000 Property Limits; \$50,000 Liability Limits. May be increased to \$25,000 or \$50,000 Property and \$100,000 Liability.	
Loss Assessment	\$1,000	\$1000, \$2000 or \$3000 also available	
Debris Removal Limit	Covered (up to 5% of Coverage A; Additional Limits available if Coverage A is depleted)	Covered (up to 5% of Coverage A; Additional Limits 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; \$250 off premises	
Food Spoilage Limit	\$500	\$500	
Water Backup, Sewer and Drains	Not Available	\$5,000	

Coverage Description	Citizens Multi-Peril Policy	Safepoint Insurance Company HO3	Comments/ Explanations
----------------------	-----------------------------	---------------------------------	------------------------

Special Limits of Liability

Money, Coins and Medals	\$200	\$200	
Securities and Collectable Stamps	\$1,000	\$1,000	
Trailers	\$1,000	\$1,000	
Watercrafts	\$1,000	\$1,000	
Jewelry	\$1,000 for theft	\$1,000 for theft	
Furs	\$1,000 for theft (combined Jewelry and Fur)	\$1,000 for theft (combined Jewelry and Fur)	
Silverware	\$2,500 for theft	\$2,500 for theft	
Guns	\$2,000 for theft	\$2,000 for theft	
Grave Markers	Not Available	Covered as personal property when damage is caused by a covered peril	

Miscellaneous Coverage

Cosmetic or Aesthetic Damage to Floors	Cosmetic or Aesthetic Damage to Floors subject to a \$10,000 limit for Coverage A, B and D	Cosmetic or Aesthetic Damage to Floors subject to a \$10,000 limit for Coverage A, B and D	Damage by Falling Object is not covered unless there is first damage to the roof or outside walls
Equipment Breakdown Enhancement Endorsement	Not Available	This optional endorsement provides for the inclusion of equipment breakdown as a covered peril. Limit of coverage per occurrence \$100,000/\$500 deductible.	
Permitted incidental Occupany - Liability	Not Available	Coverage available for an additional premium with limits of 100,000 or 300,000 of Liability	