

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 Wind Only Policy HW2	Safepoint Insurance Co. Wind Only Policy HW2
Coverage Type	Wind Hail Only	Wind Hail Only

Building Coverage

Building Coverage	Minimum \$25,000 Maximum \$1,000,000	Minimum \$25,000 Maximum \$2,000,000
Loss Settlement	Replacement Cost - (ACV initially, then we will pay any remaining amounts necessary to perform such repairs as work is performed and 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 covered under Coverage A?	None, Awnings, aluminum carports, and aluminum framed screened enclosures are excluded fom coverage	None, Awnings, aluminum carports, and aluminum framed screened enclosures are excluded fom coverage
Coastal Construction Control Line Exclusion	Policy pays no amount in excess of ACV on structures pursuant Florida Statutes 161.052 and 161.053	Policy pays no amount in excess of ACV on structures pursuant Florida Statutes 161.052 and 161.053

Other Structures Coverage

Percentage of Building Coverage	2% standard; Options 0, 5% and 10%	As assumed from Citizens, 0, 2, 5 and 10% available
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 covered under Coverage B?	None, Awnings, aluminum carports, and aluminum framed screened enclosures are excluded fom coverage	None, Awnings, aluminum carports, and aluminum framed screened enclosures are excluded fom coverage
Coastal Construction Control Line Exclusion	Policy pays no amount in excess of ACV on structures pursuant Florida Statutes 161.052 and 161.053	Policy pays no amount in excess of ACV on structures pursuant Florida Statutes 161.052 and 161.053



Wind Only Coverage Comparison

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Contents Coverage

Percentage of Building Coverage	25% Standard; Coverage available up to 50%	Safepoint provides coverage at the level of the Citizens policy assumed 25% minimum may be endorsed to 50%.
Loss Settlement	ACV, Replacement cost available	ACV, Replacement cost available
Personal Property Off Premises	Covered (limited to 10% of Coverage "C" limit or \$1,000 whichever is greater)	Covered (limited to 10% of Coverage "C" limit or \$1,000 whichever is greater)

Loss of Use Coverage

Percentage of Building Coverage	10%	10%
Time Limit.	24 months	24 months
Liability & Medical Payments	Not available	Not available
Ordinance or Law Limit	25% or 50% of Coverage A	25% or 50% of Coverage A

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Extra Coverage / Special Limits

Fungi, Wet or Dry Rot, Yeast or Bacteria	\$10,000 Property Limit	\$10,000 Property Limit
Loss Assessment		
Debris Removal Limit	Covered (Up to 5% of Coverage A)	Covered (Up to 5% of Coverage A)
Tree Removal Limit	Maximum \$500 per tree \$1000 total.	Maximum \$500 per tree \$1000 total.
Business Property Coverage Limit	\$2500 on residence premises	\$2500 on residence premises
Lock Replacement	not available	not available
Water Backup,Sewer and Drains	not available	not available
Electronic Data Restoration	not available	not available
Special Limits of Liability	Maximums	Maximums
Money, Coins and Medals	\$200	\$200
Securities and Collectable Stamps	\$1,500	\$1,500
Trailers	\$1,500	\$1,500
Watercraft	\$1,500	\$1,500
Jewelry, Watches, Furs, Precious Stones	\$1,000	\$1,000
Silverware, Gold	\$200	\$200
Grave Markers	\$5,000	\$5,000

Miscellaneous Coverage

Is Scheduled Personal Property available?	no	no
Docks &/or Boathouses, Structures over water?	no	no
Is Personal Property outside a fully enclosed building covered?	no	no