

<u>Coverage Description</u>	<b>CitizensWind Only Policy DW2</b>	<b>Weston</b>	<b>Weston Wind Only Policy DW2</b>
<b>Coverage Type</b>	<b>Wind Hail Only</b>	<b>Policy</b>	<b>Wind Hail Only</b>
<b><u>Building Coverage</u></b>	Minimum \$25,000		Minimum \$25,000
<b>Loss Settlement</b>	Replacement Cost - (ACV initially, then we will pay any remaining amounts necessary to perform such repairs as work is performed and expense are incurred)	Same	Replacement Cost - (ACV initially, then we will pay any remaining amounts necessary to perform such repairs as work is performed and expense are incurred)
<b>Are pool cages, porches, carports covered under Coverage A?</b>	None, Awnings, aluminum carports, and aluminum framed screened enclosures are excluded fom coverage	Same	None, Awnings, aluminum carports, and aluminum framed screened enclosures are excluded fom coverage
<b><u>Other Structures Coverage</u></b>	No Minimum Coverage	Same	No Minimum Coverage
<b>Percentage of Building Coverage</b>	2% standard; Options 0, 5% and 10%		As assumed from Citizens, 0, 2, 5 and 10% available
<b>Loss Settlement</b>	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
<b>Are pool cages, porches, carports covered under Coverage B?</b>	Awnings, aluminum carports, and aluminum framed screened enclosures are excluded fom coverage	Same	Awnings, aluminum carports, and aluminum framed screened enclosures are excluded fom coverage
<b>Coastal Construction Control Line Exclusion</b>	Policy pays no amount in excess of ACV on structures pursuant Florida Statutes 161.052 and 161.053	Same	Policy pays no amount in excess of ACV on structures pursuant Florida Statutes 161.052 and 161.053
<b><u>Contents Coverage</u></b>	No Minimum Coverage		No Minimum Coverage
<b>Percentage of Building Coverage</b>	Up to 50%	Same	Up to 50%
<b>Loss Settlement</b>	ACV	Same	ACV
<b>Personal Property Off Premises</b>	10% of Coverage "C" limit with exceptions	Same	10% of Coverage "C" limit with exceptions
<b><u>Loss of Use Coverage</u></b>			
<b>Percentage of Building Coverage</b>	10%	Same	10%
<b>Time Limit.</b>	24 months	Same	24 months
<b><u>Liability &amp; Medical Payments</u></b>	Not available	Same	Not available
<b>Ordinance or Law Limit</b>	No Coverage available, Excluded	Same	No Coverage available, Excluded
<b><u>Extra Coverage/Special Limits</u></b>			
<b>Fungi, Wet or Dry Rot, Yeast or Bacteria</b>	\$10,000 Property Limit	Same	\$10,000 Property Limit
<b>Loss Assessment</b>	Not Available	Same	Not Available
<b>Debris Removal Limit</b>	Included in the limit of liability	Same	Included in the limit of liability
<b>Tree Removal Limit</b>	Not Covered	Same	Not Covered
<b>Business Property Coverage Limit</b>	Not Covered	Same	Not Covered
<b>Food Spoilage Limit</b>	Not Covered	Same	Not Covered
<b>Lock Replacement</b>	Not Covered	Same	Not Covered
<b>Water Backup,Sewer and Drains</b>	Not Covered	Same	Not Covered
<b>Electronic Data Restoration</b>	Not Covered	Same	Not Covered
<b><u>Special Limits of Liability</u></b>	Not Covered	Same	Not Covered
<b>Money, Coins and Medals</b>	Not Covered	Same	Not Covered
<b>Securities and Collectable Stamps</b>	Not Covered	Same	Not Covered
<b>Trailers</b>	Not Covered	Same	Not Covered
<b>Watercraft</b>	only canoes and rowboats in an enclosed building	Same	only canoes and rowboats in an enclosed building
<b>Jewelry, Watches, Furs, Precious Stones</b>	Not Covered	Same	Not Covered

<b>Silverware, Gold Grave Markers</b>	Not Covered Not Covered	Same Same	Not Covered Not Covered
<b><u>Miscellaneous Coverage</u></b>			
<b>Is Scheduled Personal Property available?</b>	Not Covered	Same	Not Covered
<b>Docks &amp;/or Boathouses, Structures over water?</b>	Not Covered	Same	Not Covered
<b>Is Personal Property outside a fully enclosed building covered?</b>	Not Covered	Same	Not Covered
<b><u>Assesment Potential</u></b>			
<b>Assessments and Surcharges</b>	Up to 45% Policyholder Surcharge plus assessments ordered or approved by the Office of Insurance Regulation for all admitted Insurance Companies.	Different	Assessments as ordered or approved by the Office of Insurance Regulation for all admitted Insurance Companies. No Citizens Policyholder Surcharge