

| <u>Coverage Description</u> | <u>Citizens Wind Only Policy HW4 Tenant Contents</u> | <u>Weston</u> | <u>Weston Wind Only Policy HW4 Tenant Contents</u> |
|--|--|---------------|--|
| Coverage Type | Wind Hail Only | Policy | Wind Hail Only |
| Building Coverage | None | Same | None |
| Other Structures Coverage | None | Same | None |
| Contents Coverage | Minimum \$6,000 | Same | Minimum \$6,000 |
| Improvements and Betterments | Included in Coverage "C" limit | Same | Included in Coverage "C" limit |
| Loss Settlement | ACV, Replacement cost available | Same | ACV, Replacement cost available |
| Personal Property Off Premises | Covered (limited to 10% of Coverage "C" limit or \$1,000 whichever is greater) | Same | Covered (limited to 10% of Coverage "C" limit or \$10,000 whichever is greater) |
| Coastal Construction Control Line Exclusion | 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 |
| Rental Value / Add'l Living Expense | | | |
| Percentage of Contents Coverage | 10% | Same | 10% |
| Time Limit. | 24 months | Same | 24 months |
| <u>Extra Coverage/Special Limits</u> | | | |
| Ordinance or Law Limit | Excluded, no coverage | Same | Excluded, no coverage |
| Fungi, Wet or Dry Rot, Yeast or Bacteria | \$10,000 Property Limit | Same | \$10,000 Property Limit |
| Loss Assessment | \$1,000 | Same | \$1,000 |
| Debris Removal Limit | Covered up to 5% of Coverage C limit | Same | Covered up to 5% of Coverage C limit |
| Tree Removal Limit | Maximum \$500 per tree \$1000 total. | Same | Maximum \$500 per tree \$1000 total. |
| Business Property Coverage Limit | \$2500 on residence premises | Same | \$2500 on residence premises |
| Food Spoilage Limit | \$500 | Same | \$500 |
| Lock Replacement | not available | Same | not available |
| Water Backup,Sewer and Drains | not available | Same | not available |
| Electronic Data Restoration | not available | Same | not available |
| Money, Coins and Medals | \$200 | Same | \$200 |
| Securities and Collectable Stamps | \$1,500 | Same | \$1,500 |
| Trailers | \$1,500 | Same | \$1,500 |
| Watercraft | \$1,500 | Same | \$1,500 |
| Jewelry, Watches, Furs, Precious Stones | \$1,000 | Same | \$1,000 |
| Silverware, Gold | \$200 | Same | \$200 |
| Grave Markers | \$5,000 | Same | \$5,000 |
| <u>Miscellaneous Coverage</u> | | | |
| Is Scheduled Personal Property available? | no | Same | no |
| Docks &/or Boathouses, Structures over water? | no | Same | no |
| Is Personal Property outside a fully enclosed building covered? | no | Same | no |
| <u>Assesment Potential</u> | | | |

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| Assessments and Surcharges | 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 |
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