

<u>Coverage Description</u>	<b>Citizens Wind Only Policy HW6 Unit Owners</b>	<b>Weston</b>	<b>Weston Wind Only Policy HW6 Unit Owners</b>
<b>Coverage Type</b>	Wind Hail Only	Policy	Wind Hail Only
<b><u>Building Coverage</u></b>	Property within or exclusive to your your residence premises or your insurance responsibility under your property owners agreement.	Same	Property within or exclusive to your your residence premises or your insurance responsibility under your property owners agreement.
<b>Loss Settlement</b>	Replacement Cost - on additions and alterations that are not the responsibility of the condominium association initially, then we will pay any remaining amounts necessary to perform such repairs as work is performed and expense are incurred)	Same	Replacement Cost - on additions and alterations that are not the responsibility of the condominium association 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>	Value included in Max Limits		Value included in Max Limits
<b>Building Coverage</b>	Structures owned soley by you	Same	Structures owned soley by you
<b>Loss Settlement</b>	Buildings at Replacement Cost	Same	Buildings at Replacement Cost
<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>	Value included in Max Limits		Value included in Max Limits
<b>Loss Settlement</b>	ACV, Replacement cost available	Same	ACV, Replacement cost available
<b>Personal Property Off Premises</b>	Covered (limited to 10% ot Coverage "C" limit or \$1,000 whichever is greater)	Same	Covered (limited to 10% ot Coverage "C" limit or \$10,000 whichever is greater)
<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		Not available
<b><u>Extra Coverage/Special Limits</u></b>			
<b>Ordinance or Law Limit</b>	25% or 50% of Coverage A	Same	25% or 50% of Coverage A
<b>Fungi, Wet or Dry Rot, Yeast or Bacteria</b>	\$10,000 Property Limit	Same	\$10,000 Property Limit
<b>Loss Assessment</b>	\$2,000	Same	\$2,000
<b>Debris Removal Limit</b>	Covered (Up to 5% of Coverage A; Additional limit available if Coverage A is depleted)	Same	Covered (Up to 5% of Coverage A; Additional limit available if Coverage A is depleted)
<b>Tree Removal Limit</b>	Maximum \$500 per tree \$1000 total.	Same	Maximum \$500 per tree \$1000 total.
<b>Business Property Coverage Limit</b>	\$2500 on residence premises	Same	\$2500 on residence premises
<b>Food Spoilage Limit</b>	\$500	Same	\$500
<b>Lock Replacement</b>	not available	Same	not available
<b>Water Backup,Sewer and Drains</b>	not available	Same	not available
<b>Electronic Data Restoration</b>	not available	Same	not available
<b><u>Special Limits of Liability</u></b>	Maximums	Same	Maximums
<b>Money, Coins and Medals</b>	\$200	Same	\$200

<b>Securities and Collectable Stamps</b>	\$1,500	Same	\$1,500
<b>Trailers</b>	\$1,500	Same	\$1,500
<b>Watercraft</b>	\$1,500	Same	\$1,500
<b>Jewelry, Watches, Furs, Precious Stones</b>	\$1,000	Same	\$1,000
<b>Silverware, Gold</b>	\$200	Same	\$200
<b>Grave Markers</b>	\$5,000	Same	\$5,000
<b><u>Miscellaneous Coverage</u></b>			
<b>Is Scheduled Personal Property available?</b>	no	Same	no
<b>Docks &amp;/or Boathouses, Structures over water?</b>	no	Same	no
<b>Is Personal Property outside a fully enclosed building covered?</b>	no	Same	no
<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