

As of 9/1/2012

<u>Coverage Description</u>	Citizens Multi-Peril Policy	Your Company's Policy	Comments or Explanations
<u>Building Coverage</u>			
Coverage Type	Special		Special
Loss Settlement	<p>Replacement Cost (ACV initially, then we will pay any remaining amounts necessary to perform such repairs as work is performed and expense are incurred)</p>		<p>Replacement Cost (ACV initially, then we will pay any remaining amounts necessary to perform such repairs as work is performed and expense are incurred.)</p>
Are pool cages, porches, carports and fences covered under Coverage A?	<p>Screened enclosures and carports that are aluminum framed or not covered by the same or substantially the same materials as that part of the primary dwelling are not covered. Patios that have a roof covering of the same or substantially the same materials as that of the primary dwelling are not covered</p>		<p>Aluminum framed screened enclosures, aluminum carports, any structure constructed to be open to the weather, enclosed by screens on more than one side and not constructed of and covered by the same materials as that of the dwelling are not covered. Fences are not covered.</p>
<u>Other Structures Coverage</u>			
Coverage Type	Special		Special
Percentage of Building Coverage	2% standard; Options 0, 5% and 10%		10% standard; Options to reduce to 5, 2 or 0% and also option to schedule specific other structures for increased limits, rented to others and permitted incidental occupancy.
Loss Settlement	<p>Buildings at Replacement Cost; Structures that are not Buildings are at ACV</p>		<p>Buildings at Replacement Cost (ACV initially, then we will pay any remaining amounts necessary to perform such repairs as work is performed and expense are incurred); Structures that are not Buildings are at ACV.</p>
Are pool cages, porches, carports and fences covered under Coverage B?	<p>Pool cages and aluminum carports are not covered; certain other carports with roof covering not substantially the same as the primary structure are not covered; fences are covered at ACV</p>		<p>Aluminum framed screened enclosures, aluminum carports, any structure constructed to be open to the weather, enclosed by screens on more than one side and not constructed of and covered by the same materials as that of the dwelling are not covered. Fences are covered at ACV.</p>

<u>Contents Coverage</u>			
Coverage Type	Broad		Broad
Percentage of Building Coverage	25% Standard; Coverage available up to 50%		50% Standard; may be reduced to 25% or 0%.
Loss Settlement	ACV, Replacement cost available		ACV, Replacement cost available.
Personal Property Off Premises	Covered (limited to 10% if located at an "insureds" residence other than the "residence premises")		Worldwide coverage (limited to 10% if located at an "insureds" residence other than the "residence premises").
<u>Loss of Use Coverage</u>			
Percentage of Building Coverage	10%		10%
Time Limit.	24 months		24 months
<u>Liability</u>			
Available Limits	\$100,000		\$100,000 and \$300,000
<u>Medical Payments</u>			
Available Limits	\$2,000		\$2,000

Extra Coverage

<u>Ordinance or Law Limit</u>	25% or 50% of Coverage A		25% or 50% of Coverage A
<u>Fungi, Wet or Dry Rot, Yeast or Bacteria</u>	\$10,000 Property Limit; \$50,000 Liability Limit		Section I: \$10,000 with increased limit of \$25,000 and \$50,000 available. Section II: \$50,000 with increased limit of \$100,000 available.
<u>Loss Assessment</u>	\$1,000		\$1,000 with increased limits of \$2,000 and \$3,000 available.
<u>Debris Removal Limit</u>	Covered (Up to 5% of Coverage A; Additional limit available if Coverage A is depleted)		Reasonable expense; additional 5% available if damage and expense more than limit of liability for the damaged property.
<u>Tree Removal Limit</u>	\$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
Lock Replacement	Covered only when damage is caused by a covered peril		Covered only when damage is caused by a covered peril
Water Backup, Sewer and Drains	not available		Not available.
Electronic Data Restoration	not available		Not available.
Special Limits of Liability			
Money, Coins and Medals	\$200		\$200
Securities and Collectable Stamps	\$1,000		\$1,000
Trailers	\$1,000		\$1,000
Watercraft	\$1,000		\$1,000
Jewelry	\$1000 for theft		\$1000 for theft
Furs	\$1,000 for theft (combined Jewelry and Fur)		\$1,000 for theft (combined Jewelry and Fur)
Silverware	\$2500 for theft		\$2500 for theft
Guns	\$2000 for theft		\$2000 for theft
Grave Markers	not available		Not available.

Miscellaneous Coverage

Is Scheduled Personal Property available?	no		No.
Are pool cages, porches, carports and fences covered?	limited		No additional endorsements available. If covered, refer to Building and Other Structures Sections.
Docks &/or Boathouses, Structures over water?	Structures that are not buildings are covered at ACV, buildings are covered at Replacement Cost		Not covered under Coverage A; Only Covered under Coverage B and dependent upon the construction of the structure.

Theft Coverage away from Premises	not available		Not available.
Watercraft Liability	Limited		Limited coverage for watercraft with eligible length and / or motor power.
Liability extension to other owned locations	not available		Not available.
Business Pursuits Liability Coverage	not available		Not available.
Animal Liability	excluded		Excluded.
Is Personal Property outside a fully enclosed building covered?	Yes, with limitations		Yes, with limitations.
Exterior Paint and Waterproofing Material	Limited, excluded entirely in specific coastal territories		Excluded in specific coastal territories.

Assessment Potential

Assessments and Surcharges	Up to 45%		
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*Please note the information contained in this document has been provided by the insurance company. The OIR has not reviewed the accuracy of coverage stated. For questions and more information please contact your agent.