

# HO-4

## Coverage Worksheet Tenant Contents



Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
<b>Standard Coverages</b>		
<b>Coverage A: Dwelling</b> (Primary Structure)		
Covered Causes of Loss	N/A	N/A
Loss Settlement (Replacement Cost or Actual Cash Value)	N/A	N/A
Minimum Coverage A (Coverage for the dwelling)	N/A	N/A
Maximum Coverage A	N/A	N/A
<b>Coverage B: Other Structures</b> (Buildings or structures that are not the Primary Structure)		
Covered Causes of Loss	N/A	N/A
Loss Settlement	N/A	N/A
Coverage Amount (as a percentage of Coverage A)	N/A	N/A
<b>Coverage A, B and D: Special Limits</b>		
Cosmetic and Aesthetic Damage to Floors	N/A	N/A
<b>Coverage C: Personal Property</b>		
Covered Causes of Loss	Named Peril	No
Loss Settlement (Replacement Cost or Actual Cash Value)	Actual Cash Value	Yes, Replacement Cost available.
Coverage Amount	Minimum: \$6,000 Maximum: \$150,000	No
Coverage C Note	N/A	N/A
<b>Coverage C: Personal Property Special Limits</b> (Special Limits apply to all causes of loss)		
Theft away from premises	Yes	No
Money, bank notes, etc.	\$200	No
Securities, deeds, etc.	\$1,500	No

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Watercraft (other than personal watercraft, which are excluded)	\$1,500	No
Trailers not used with watercraft	\$1,500	No
Jewelry/furs	\$1,500	Yes, can increase up to \$5,000.
Firearms	\$2,500	No
Silverware	\$2,500	Yes, can increase up to \$10,000.
Business property on premises	\$2,500	No
Business property off premises	\$500	No
Electronic apparatus	\$1,500	No
Refrigerated property on premises	\$500	No
Refrigerated property off premises	No	No
<b>Reasonable Emergency Measures Limit</b>		
Costs incurred solely to protect property from further damage or unwanted entry, resulting from a covered loss	N/A	N/A
<b>Coverage D: Loss Of Use</b> (as a percentage of Coverage C)	10%	No
<b>Coverage E: Liability</b>	\$100,000	Yes, can increase up to \$300,000.
<b>Coverage F: Medical Payments</b>	\$2,000	Yes, can increase up to \$5,000.
<b>Additional Coverages</b>		
Debris Removal (Trees – Wind)	\$1,000	No
Credit Card, Fund Transfer, Forgery and Counterfeit Money	\$500	No
Loss Assessment	\$1,000	Yes, can increase to \$2,000 or \$3,000.
<b>Optional Coverages</b>		
Animal Liability	No	Yes, may purchase \$25,000 liability and \$2,000 med pay.
Earthquake Coverage	No	Yes, may purchase in increments of \$1,000.
Extended/increased replacement cost on dwelling	No	No
Golf Cart	Yes, liability at \$100,000	Yes, may increase liability to \$300,000, and may purchase physical damage \$5,000 per golf cart.

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Identity Theft or Identity Fraud Expense Coverage	No	Yes, can purchase \$25,000.
Incidental Occupancy	Property – 30% of Coverage C	Yes, Liability can be purchased.
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property	\$10,000	Yes, can increase to \$25,000 and \$50,000.
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II – Liability	\$50,000	No
Windstorm or Hail Exclusion	No	Yes, the peril of Windstorm or Hail can be excluded.
Ordinance or Law (as a percentage of Coverage A)	25%	Yes, can increase to 50%.
Sinkhole	Yes	No
Scheduled Personal Property	No	Yes, available for specific classes such as jewelry, silverware, guns, antiques, etc.
Water Backup of Sewers and Drains or Sump Overflow	Yes	No
<b>Loss Reporting and Repair Limitations</b>		
Permanent repairs made without company authorization	N/A	N/A
<b>Water Loss Limitations</b>		
Is water damage coverage limited based on the age of dwelling?	No	No
Is there a <i>complete</i> water damage exclusion?	No	No
If water damage is excluded, is a buy-back offered?	N/A	N/A
Is there a coverage limitation restricting tear-out, and are repairs only to the portion of the plumbing system or appliance that caused the loss?	No	No
<b>Roof Loss Settlement</b>		
Actual Cash Value Loss Settlement due to age of roof?	No	N/A
Actual Cash Value Roof Loss Settlement due to roof type?	No	N/A

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<b>Claims Handling</b>		
Preferred Contractor (managed repair) – optional	No	N/A
Preferred Contractor (managed repair) – mandatory	No	N/A
How is Additional Living Expense paid/administered?	Check	N/A
<b>Other</b>		
Wind Mitigation Credits	Available	Yes. Credits are dependent upon wind-resistive features installed.
<b>Deductible Options</b>		
Hurricane Deductibles (as a percentage of Coverage C)	\$500, 2%, 5%, 10%	Available options based on Coverage C amount.
All Other Peril Deductibles	\$500, \$1,000, \$2,500	Available options based on Coverage C amount.
<b>Payment Options</b>		
Are payment plans available, other than full-pay?	Yes	N/A
If Yes to above, what payment options are available?	2-pay 4-pay 8-pay	N/A
What down payment percentage is required for each?	2-pay: 60% 4-pay: 40% 8-pay: 30%	N/A
Is premium finance available/acceptable?	Yes. A copy of the premium finance company contract is required with new and renewal policies.	N/A
<b>Other Coverages or Special Limits</b>		
Loss of Tools by Theft	\$1,500	No
Flood Coverage		Can be endorsed.

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