

DP-3

Coverage Worksheet Dwelling Fire



Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Standard Coverages		
Coverage A: Dwelling (Primary Structure)		
Covered Causes of Loss	All causes of loss, with certain exclusions	Yes, see optional coverages.
Loss Settlement (Replacement Cost or Actual Cash Value)	Replacement Cost	No. Note: If the dwelling is insured at less than 80% of its replacement cost, a co-insurance penalty may apply.
Minimum Coverage A (Coverage for the dwelling)	\$70,000	Yes
Maximum Coverage A	\$500,000	Yes
Coverage B: Other Structures (Buildings or structures that are not the Primary Structure)		
Covered Causes of Loss	All causes of loss, with certain exclusions	No
Loss Settlement	Replacement Cost on buildings, Actual Cash Value on structures that are not buildings.	No
Coverage Amount (as a percentage of Coverage A)	10%	Yes, items can be scheduled up to 30% of Coverage A.
Coverage A and B note	N/A	N/A
Pool coverage	Yes	Yes
Coverage A, B and D: Special Limits		
Cosmetic and Aesthetic Damage to Floors	\$10,000 combined limit for Coverages A and B	N/A
Coverage C: Personal Property		
Covered Causes of Loss	Named Perils	No
Loss Settlement (Replacement Cost or Actual Cash Value)	Actual Cash Value	No
Coverage Amount (as a percentage of Coverage A)	25%	Yes, limits up to 50% available. Coverage also can be excluded (0%).

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Coverage C: Personal Property Special Limits (Special Limits apply to all causes of loss)		
Theft away from premises	Not covered	No
Money, bank notes, etc.	Not covered	No
Securities, deeds, etc.	Not covered	No
Watercraft (other than personal watercraft, which are excluded)	Not covered	No
Trailers not used with watercraft	Not covered	No
Jewelry/furs	Not covered	No
Firearms	Not covered	No
Silverware	Not covered	No
Business property on premises	Not covered	No
Business property off premises	Not covered	No
Electronic apparatus	Not covered	No
Refrigerated property on premises	Not covered	No
Refrigerated property off premises	Not covered	No
Reasonable Emergency Measures Limit		
Costs incurred solely to protect property from further damage or unwanted entry, resulting from a covered loss.	Greater of \$3,000 or 1% of Coverage A. May be exceeded with approval of the company.	N/A
Coverage D: Fair Rental Value (as a percentage of Coverage A)	10%	No
Coverage L: Liability	\$100,000 limit	Yes, can be increased to \$300,000.
Coverage M: Medical Payments	\$2,000 limit	No
Additional Coverages		
Debris Removal (Trees – Wind)	Not covered	No
Credit Card, Fund Transfer, Forgery and Counterfeit Money	Not covered	No
Loss Assessment	Not covered	No
Optional Coverages		
Animal Liability	Not covered	No
Earthquake Coverage	Not covered	No
Extended/increased replacement cost on dwelling	Not covered	No
Golf Cart	Not covered	No

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Identity Theft or Identity Fraud Expense Coverage	Not covered	No
Incidental Occupancy	Not covered	No
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property	\$10,000 limit	Yes, can be increased to \$25,000 or \$50,000.
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II – Liability	Not covered	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)	10%	No
Sinkhole	Not covered	Yes. Sinkhole Coverage available. Sinkhole specific deductible applies.
Scheduled Personal Property	Not covered	No
Water Backup of Sewers and Drains or Sump Overflow	Yes	No
Loss Reporting and Repair Limitations		
Permanent repairs made without company authorization	Not Covered. Exceptions: Except for <i>Reasonable Emergency Measures</i> ; there is no coverage for repairs that begin before the earlier of 72 hours after we are notified of the loss, the time of loss inspection by us, or the time of other approval by us.	N/A
Water Loss Limitations		
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	N/A
Roof Loss Settlement		
Actual Cash Value Loss Settlement due to age of roof?	No	N/A

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Actual Cash Value Roof Loss Settlement due to roof type?	No	N/A
Claims Handling		
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
Other		
Wind Mitigation Credits	Available	Yes. Credits are dependent upon wind-resistive features installed.
Deductible Options		
Hurricane Deductibles (as a percentage of Coverage A)	\$500, 2%, 5%, 10%	Available options based on Coverage A amount.
All Other Peril Deductibles	\$500, \$1,000, \$2,500	Available options based on Coverage A amount.
Payment Options		
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
Other Coverages or Special Limits		
Screened Enclosures – Hurricane Coverage		Can be endorsed in \$5,000 increments up to \$50,000.
Flood Coverage		Can be endorsed.

This comparison is for informational purposes only and is not intended to interpret your Citizens policy. This information does not confer any rights upon you and does not alter, amend, change or negate the coverage set forth in your Citizens policy. Your rights and responsibilities are specifically set forth in your Citizens policy. Please refer to your Citizens policy, or contact your agent if you have questions about your Citizens coverage.