

HO-3

Coverage Worksheet Homeowners



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	\$750,000	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	Yes
Loss Settlement	Replacement Cost on buildings, Actual Cash Value on structures that are not buildings.	No
Coverage Amount (as a percentage of Coverage A)	2%	Yes, can be increased to 5% or 10% or excluded (0%). Items can also 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.	No
Coverage C: Personal Property		
Covered Causes of Loss	Named Peril	No
Loss Settlement (Replacement Cost or Actual Cash Value)	Actual Cash Value	Yes, Replacement Cost available.

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Coverage Amount (as a percentage of Coverage A)	25%	Yes, can be increased in \$1,000 increments up to 70% or can be excluded (0%).
Coverage C: Personal Property Special Limits (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
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
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.	No
Coverage D: Loss Of Use (as a percentage of Coverage A)	10%	No
Coverage E: Liability	\$100,000	Yes, can increase up to \$300,000.
Coverage F: Medical Payments	\$2,000	Yes, can increase up to \$5,000.
Additional Coverages		
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.

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Optional Coverages		
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.
Identity Theft or Identity Fraud Expense Coverage	No	Yes, can purchase \$25,000.
Incidental Occupancy	Property – 30% of Coverage A	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	No	Yes
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
Loss Reporting and Repair Limitations		
Permanent repairs made without company authorization	No. Exceptions: For Reasonable Emergency Measures or for permanent repairs that begin the earlier of 72 hours after the loss is reported to company, the time of loss inspection or the time of other approval.	N/A
Water Loss Limitations		
Is water damage coverage limited based on the age of dwelling?	No	No

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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
Roof Loss Settlement		
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
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

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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		
Loss of Tools by Theft	\$1,500	No
Screened Enclosures – Hurricane Coverage		Can be endorsed in \$5,000 increments up to \$50,000.
Premier Endorsement		Available for Coverage A limits above \$750,000.
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.