



## Coverage Comparison Chart - Citizens and UPC Insurance

Coverages	UPC	Citizens
Coverage A - Dwelling (max limit)	\$1,500,000	\$1,000,000
Coverage B - Other Structures	0% / 1% / 2% / 5% / 10% of Coverage A (no coverage for screen enclosures for the hurricane peril. Buy back option available and listed under Optional Coverages below)	0% / 2% / 5% / 10% of Coverage A (no coverage for covered carports, pool screen enclosures, other screen enclosures, patios, awnings, cabanas, gazebos or other similar structures constructed to be open to the weather) No buy back option available.
Coverage C - Personal Property	up to 50% of Cov A; can be increased to 75% or decreased down to 25%	up to 50% of Coverage A
Coverage D - Loss of Use	20% of Coverage A	10% of Coverage A
Coverage E - Personal Liability	\$100,000 / \$300,000 / \$500,000	\$100,000
Coverage F - Medical Payments	\$1,000 / \$2,000 / \$3,000 / \$4,000 / \$5,000	\$2,000
Defaults		
Coverage B - Other Structures - Default Limit	2% of Coverage A	2% of Coverage A
Coverage C - Personal Property - Default limit	50% of Coverage A	25% of Coverage A
Deductibles		
Hurricane Deductible	\$500 / 1% / 2% / 5% / 10%	\$500 / 2% / 5% / 10%
All Other Perils Deductible	\$500 / \$1,000 / \$2,500 / \$5,000	\$500 / \$1,000 / \$2,500
Sinkhole Deductible	10% of Coverage A	10% of Coverage A
Additional & Optional Coverage Amounts		
Loss Assessment	Included - \$1,000 Optional amounts available \$2,000 / \$3,000 / \$5,000 / \$10,000	Included - \$1,000 Optional amounts not available
Limited Fungi (Mold), Wet or Dry Rot, Yeast or Bacteria - Section I Property	\$10,000	\$10,000
Limited Fungi (Mold), Wet or Dry Rot, Yeast or Bacteria - Section II Liability	\$50,000	\$50,000
Ordinance or Law Coverage	10% included 25% or 50% available Applies to Coverage A and Coverage B	25% included 50% available Applies to Coverage A. Excludes Coverage B

	<u>UPC</u>	<u>Citizens</u>
<b>Special Limits</b>		
Money	\$200 - may be increased up to \$500	\$200
Securities	\$1,000 - may be increased up to \$2,000	\$1,000
Watercraft	\$1,000	\$1,000
Trailers	\$1,000	\$1,000
Jewelry and Furs	\$1,000 Limit for the peril of theft May be increased up to \$5,000	\$1,000 Limit for all perils Increased limits not available
Firearms	\$2,000 Limit for the peril of theft	\$2,000 Limit for all perils
Silverware	\$2,500 Limit for the peril of theft May be increased up to \$5,000	\$2,500 Limit for all perils Increased limits not available
Business Property on Premises	\$2,500 May be increased up to \$10,000	\$2,500 Increased limits not available
Business Property off Premises	\$250 May be increased up to \$1,000	\$250 Increased limits not available
Electronic apparatus while in or upon vehicle (covered perils except theft)	\$1,000 May be increased up to \$5,000	\$1,000 Increased limits not available
Electronic apparatus NOT while in or upon vehicle (covered perils except theft)	\$1,000	\$1,000
Fire Department Service Charge	\$500	\$500
Credit Card	\$500	\$500
Refrigerated Property	\$500	\$500
Watercraft Liability (not a sailing vessel)	Inboard and Inboard/Outboard engine 50hp or less Outboard engine 25hp or less (refer to HO3 form for details)	Inboard and Inboard/Outboard engine 50hp or less Outboard engine 25hp or less (refer to HO3 form for details)
Watercraft Liability (sailing vessel)	Less than 26 ft	Less than 26 ft
Permitted Incidental Occupancy	Available	Not Available
Debris Removal (tree removal max 500)	5% of Coverage A, no more than \$500 for fallen trees	5% of Coverage A, no more than \$500 for fallen trees
Trees, Shrubs and Other Plants	5% of Coverage A, no more than \$500 per item	5% of Coverage A, no more than \$500
Landlords furnishings	\$2,500	\$2,500
Vandalism and Malicious Mischief	no coverage if vacant > 30 consecutive days	no coverage if vacant > 30 consecutive days
<b>Optional Coverages</b>		
Specifically listed Other Structures	Available	Not Available
Sinkhole Coverage	Optional (underwriting review and approval)	Optional
Catastrophic Ground Cover Collapse	Included Coverage is for a Catastrophic Ground Cover Collapse that results in the property being condemned and uninhabitable. See policy for details.	Included Coverage is for a Catastrophic Ground Cover Collapse that results in the property being condemned and uninhabitable. See policy for details.
Water Back up and sump-pump overflow	Available	Not available
Scheduled Personal Property	Available	Not available
Screened Enclosures	Available buy back coverage up to \$50,000 for the hurricane peril	Not available
Personal Property Replacement Coverage	Available	Available
Golf Cart Physical Damage and Liability	Available	Not available

**NOTE: This Coverage Comparison Chart is an outline of coverage for informational purposes only. Coverage is qualified in its entirety by the actual language contained in the policy, declaration pages and other policy-related documents. This Coverage Comparison Chart does not change any provisions in the homeowners policy. Please see the policy, declaration pages and related documents for complete descriptions and details.**

\*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.