

## Universal Insurance Company of North America Coverage Comparison

As of 9/1/2012

<u>Coverage Description</u>	Citizens Multi-Peril Policy	Universal Insurance Company of North America Policy	UICNA Comments or Explanations
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<b><u>Building Coverage</u></b>			
Coverage Type	Special	Open Peril	
Loss Settlement	Replacement Cost	Replacement Cost	RC has some exceptions
Are pool cages, porches, carports and fences covered under Coverage A?	(ACV initially, then we will pay any remaining amounts necessary to perform such repairs as work is performed and expense are incurred)  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	(ACV initially, then we will pay any remaining amounts necessary to perform such repairs as work is performed and expense are incurred)  Excluded for the peril of Hurricane Only, optional hurricane coverage can be purchased.	
<b><u>Other Structures Coverage</u></b>			
Coverage Type	Special	Open Peril	
Percentage of Building Coverage	2% standard; Options 0, 5% and 10%	10% Standard, 2% to 70% available	
Loss Settlement	Buildings at Replacement Cost; Structures that are not Buildings are at ACV	Buildings at Replacement Cost; Structures that are not Buildings are at ACV	
Are pool cages, porches, carports and fences covered under Coverage B?	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	Excluded for the peril of Hurricane Only, optional hurricane coverage can be purchased.	
<b><u>Contents Coverage</u></b>			
Coverage Type	Broad	Broad	
Percentage of Building Coverage	25% Standard; Coverage available up to 50%	50% standard, may be increased to 75% but may not be reduced except pursuant to FL statute to eliminate Personal Property coverage	
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")	Covered (limited to the greater of 10% or \$1,000 if located at an "insureds" residence other than the "residence premises")	

<b>Loss of Use Coverage</b>			
Percentage of Building Coverage	10%	20%	
Time Limit.	24 months	24 Months	
<b>Liability</b>			
Available Limits	\$100,000	\$100,000. \$300,000 and \$500,000 options	Animal Liability excluded
<b>Medical Payments</b>			
Available Limits	\$2,000	\$1,000. \$3,000 and \$5,000 options available	

### Extra Coverage

<b>Ordinance or Law Limit</b>	25% or 50% of Coverage A	25% standard. Can be increased to 50%	
<b>Fungi, Wet or Dry Rot, Yeast or Bacteria</b>	\$10,000 Property Limit; \$50,000 Liability Limit	\$10,000 property Limit, optional higher limits subject to underwriting requirements, \$50,000 Liability Limit.	
<b>Loss Assessment</b>	\$1,000	\$1,000 standard. Add'l options of \$2,000, \$3,000 & \$5,000 available	
<b>Debris Removal Limit</b>	Covered (Up to 5% of Coverage A; Additional limit available if Coverage A is depleted)	Included in dwelling limit or 5% if total damage exceeds dwelling limit.	
<b>Tree Removal Limit</b>	\$500	\$500	
<b>Business Property Coverage Limit</b>	\$2,500 on premises; \$250 off premises	\$2,500 on premises (can increase up to \$10,000); \$250 off premises (Off premises limit can be increased to 20% of on premises limit if on-premises limit is increased)	
<b>Food Spoilage Limit</b>	\$500	\$500 optional coverage available	
<b>Lock Replacement</b>	Covered only when damage is caused by a covered peril	Not Available	
<b>Water Backup, Sewer and Drains</b>	not available	\$5,000 optional coverage available	
<b>Electronic Data Restoration</b>	not available	Not available	
<b>Special Limits of Liability</b>			
<b>Money, Coins and Medals</b>	\$200	\$200	
<b>Securities and Collectable Stamps</b>	\$1,000	\$1,000	
<b>Trailers</b>	\$1,000	\$1,000	
<b>Watercraft</b>	\$1,000	\$1,000	
<b>Jewelry</b>	\$1000 for theft	\$1,000 for theft	

<b>Furs</b>	\$1,000 for theft (combined Jewelry and Fur)	\$1,000 for theft (Combined Jewelry and Furs)	
<b>Silverware</b>	\$2500 for theft	\$2,000 for theft	
<b>Guns</b>	\$2000 for theft	\$2,000 for theft	
<b>Grave Markers</b>	not available	not available	

**Miscellaneous**  
**Coverage**

<b>Is Scheduled Personal Property available?</b>	no	Yes	
<b>Are pool cages, porches, carports and fences covered?</b>	limited	Excluded for peril of Hurricane, but optional coverage can be purchased.	
<b>Docks &amp;/or Boathouses, Structures over water?</b>	Structures that are not buildings are covered at ACV, buildings are covered at Replacement Cost	Structures that are not buildings are covered at ACV, buildings are covered at Replacement Cost	
<b>Theft Coverage away from Premises</b>	not available	Limited coverage available	
<b>Watercraft Liability</b>	Limited	Limited	
<b>Liability extension to other owned locations</b>	not available	not available	
<b>Business Pursuits Liability Coverage</b>	not available	not available	
<b>Animal Liability</b>	excluded	Limited coverage available as an option.	
<b>Is Personal Property outside a fully enclosed building covered?</b>	Yes, with limitations	Yes, with limitations	
<b>Exterior Paint and Waterproofing Material</b>	Limited, excluded entirely in specific coastal territories	Excluded in some areas	

**Assessment**  
**Potential**

<b>Assessments and Surcharges</b>	Up to 45%	Currently 3.23% for FIGA and Citizens Plus \$25 policy fee.	
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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.

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