



COVERAGE COMPARISON

DP1 Citizens Assumption Plan*

Coverages	Citizens	Anchor Property & Casualty Insurance Company
Coverage A - Dwelling (max limit)	\$1,000,000 (\$200,000 Condo / 10% of Coverage C Tenant Contents)	\$1,000,000 (\$200,000 Condo / 10% of Coverage C Tenant Contents)
Coverage B - Other Structures	0% / 2% / 5% / 10% of Coverage A, reduces Coverage A for same loss. (no coverage for covered carports, screened enclosures, patios, awnings, gazebos, cabanas, or similar structures constructed to be open to the weather)	0% / 2% / 5% / 10% of Coverage A, reduces Coverage A for same loss. (no coverage for covered carports, screened enclosures, patios, awnings, gazebos, cabanas, or similar structures constructed to be open to the weather)
Coverage C - Personal Property	Maximum 50% of Coverage A (\$200,000 Condo / \$100,000 Tenant Contents)	Maximum 50% of Coverage A (\$200,000 Condo / \$100,000 Tenant Contents)
Coverage D - Fair Rental Value	10% of Coverage A, reduces Coverage A for same loss.	10% of Coverage A, reduces Coverage A for same loss.
Coverage L - Personal Liability	\$100,000	\$100,000 (\$300,000 option available)
Coverage M - Medical Payments	\$2,000	\$2,000
Deductibles		
Hurricane	\$500/2%/5%/10% of Coverage A	\$500/2%/5%/10% of Coverage A
All Other Perils	\$500/\$1,000/\$2,500	\$500/\$1,000/\$2,500
Sinkhole	10% of Coverage A (Mandatory)	10% of Coverage A (Mandatory)

*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.



COVERAGE COMPARISON

DP1 Citizens Assumption Plan* *continued*

Coverages	Citizens	Anchor Property & Casualty Insurance Company
Other Coverages		
Permitted Incidental Occupancies	Not available	Available
Fungi, Wet or Dry Rot, or bacteria - Property	\$10,000 / \$10,000	\$10,000 / \$10,000 Optional Limits of \$25,000 & \$50,000 are available
Fungi, Wet or Dry Rot, or bacteria - Liability	\$50,000	\$50,000 with Optional limit of \$100,000 available
Screened Enclosure Coverage	Excluded	Excluded
Loss Assessment	Condo only	Condo only
Debris Removal Limit	Included in the limit of liability	Included in the limit of liability
Tree Removal Limit	N/A	N/A
Dwelling Under Construction	Not available	Not available
Golf Cart Coverage	Limited	Limited
Personal Property Replacement Cost	N/A	N/A
Scheduled Personal Property	Not Available	Not available
Sinkhole Loss Coverage	Excluded (may be included) Inspection required to add coverage "Principal building" does not include: other structures, driveways, sidewalks, walkways, decks, pools, spas, fences, or patios.	Excluded (may be included) Inspection required to add coverage "Principal building" does not include: other structures, driveways, sidewalks, walkways, decks, pools, spas, fences, or patios unless part of foundation or under same roofline as "principal building".
Special Personal Property Coverage	N/A	N/A
Specific Other Structures	N/A	N/A
Water Backup and Sump Overflow	Not Available	Not Available
Structures Rented to Others	N/A	N/A
Liability Coverage		
Watercraft Liability (not a sailing vessel)	Inboard and Inboard/Outdoor engine 50hp or less. Outboard engine 25hp or less. No coverage for personal watercraft.	Inboard and Inboard/Outdoor engine 50hp or less. Outboard engine 25hp or less. No coverage for personal watercraft.
Watercraft Liability (sailing vessel)	Less than 26 feet	Less than 26 feet
Animal Liability	Excluded – no available buyback	Excluded – no available buyback

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