



## COVERAGE COMPARISON

### H03 Citizens Assumption Plan\*

Coverages	Citizens Multi-Peril	Anchor Property & Casualty Insurance Company
Coverage A - Dwelling (max limit)	\$1,000,000	\$750,000
Coverage B – Other Structures (as a percentage of Coverage A)  0% / 2% / 5% / 10%	2% standard with 0 to 10% available. No coverage available for scheduled other structures.	10% standard with option to schedule specific structures.
Coverage C – Personal Property (as a percentage of Coverage A)  0% / 25% to 50%	25% standard coverage	50% standard coverage with option to decrease.
Coverage D – Loss of Use	10% of Coverage A	10% of Coverage A
Coverage E – Personal Liability	\$100,000	\$100,000 with option to increase to \$300,000
Coverage F – Medical Payments	\$2,000	\$2,000
<b>Deductibles</b>		
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)
<b>Special Limits of Liability</b>		
Money, Coins and Medals	\$200	\$200
Securities and Collectible Stamps	\$1,000	\$1,000
Watercraft	\$1,000 (Excludes personal watercraft)	\$1,000 (Excludes personal watercraft)
Trailers	\$1,000	\$1,000
Jewelry and Furs	\$1,000 for loss by theft	\$1,000 for loss by theft
Guns	\$2,000 for loss by theft	\$2,000 for loss by theft
Silverware/Goldware/Platinumware	\$2,500 for loss by theft	\$2,500 for loss by theft
Business Property on Premises	\$2,500	\$2,500
Business Property off Premises	\$250	\$250
Electronic Apparatus	\$1,000	\$1,000
Cosmetic Floor Damage	\$10,000 (Coverage A, B and D)	\$10,000 (Coverage A, B and D)
Credit Card	\$500	\$500
Refrigerated Property	\$500	\$500

\*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

### H03 Citizens Assumption Plan\* *continued*

Coverages	Citizens Multi-Peril	Anchor Property & Casualty Insurance Company
<b>Additional Coverages</b>		
Loss Assessment	\$1,000	\$1,000 with option to increase to \$3000
Permitted Incidental Occupancies	Not available	Available
Specific Other Structures	Not available	Available
Structures Rented to Others	Not available	Available
Equipment Breakdown	Not Available	Available
Fungi, Wet or Dry Rot, or bacteria - Property	\$10,000 / \$10,000 (includes yeast)	\$10,000 / \$10,000 Optional Limits of \$25,000 & \$50,000 are available (includes yeast)
Fungi, Wet or Dry Rot, or bacteria - Liability	\$50,000	\$50,000 with Optional limit of \$100,000 available
Ordinance or Law Limit	25% included / 50% available	25% included / 50% available
Screened Enclosure Coverage	Excluded	Excluded
Debris Removal Limit	5% of Coverage A	5% of Coverage A
Tree Removal Limit	\$500 maximum per tree	\$500 maximum per tree
Dwelling Under Construction	Not available	Not available
Golf Cart Coverage	Limited	Limited
Personal Property Replacement Cost	Available	Available
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 unless part of foundation or under same roofline as "principal building".	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	Not available	Not available
Water Backup and Sump Overflow	Not Available	Not Available
<b>Liability Coverage</b>		
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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