

American Integrity vs. Citizens Homeowners Coverage Comparison

Homeowners Coverage Description	Citizens Multi-Peril Policy	American Integrity Insurance Company (AIRC)	Comments or Explanations
Building Coverage			
Coverage Type	Special Form	Special Form	Same as Citizens
Loss Settlement	Replacement Cost	Replacement Cost	Same as Citizens
	(ACV initially, then we will pay any remaining amounts necessary to perform such repairs as work is performed and expense are incurred)	(ACV initially, then we will pay any remaining amounts necessary to perform such repairs as work is performed and expense are incurred)	Same as Citizens
Are pool cages, porches, carports and fences covered under Coverage A?	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 not constructed of and covered by the same or substantially the same materials as that of the primary dwelling are not covered	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 not constructed of and covered by the same or substantially the same materials as that of the primary dwelling are not covered	Same as Citizens
Other Structures Coverage			
Coverage Type	Special Form	Special Form	Same as Citizens
Percentage of Other Structures Coverage	2% Standard; Options 0, 5% and 10%	10% Standard; Can Increase up to 70%	AIRC provides 10% Coverage B. Can Increase up to 70%
Loss Settlement	Buildings at Replacement Cost; Structures that are not Buildings are at ACV	Buildings at Replacement Cost; Structures that are not Buildings are settled at ACV	Same as Citizens
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	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	Same as Citizens
Contents Coverage			
Coverage Type	Broad - Named Perils	Broad - Named Peril	Same as Citizens
Percentage of Building Coverage	25% Standard; Coverage available up to 50%	50% of Coverage A included; 25% available. May be excluded.	AIRC offers 50% as the Standard Coverage C limit
Loss Settlement	ACV, Replacement cost available	ACV, Replacement Cost available	Same as Citizens
Personal Property Off Premises	Covered (limited to 10% if located at an "insureds" residence other than the "residence premises")	Covered (limited to 10% if located at an "insureds" residence other than the "residence premises")	Same as Citizens
Loss of Use Coverage			
Percentage of Building Coverage	10%	10%	Same as Citizens
Time Limit	24 months	24 months	Same as Citizens
Liability			
Available Limits	\$100,000	\$100,000 Standard; \$300,000 available	AIRC offers up to \$300,000
Medical Payments			
Available Limits	\$2,000	2,000	Same as Citizens
Extra Coverage			
Ordinance or Law Limit	25% or 50% of Coverage A	25% Included; 50% available	Same as Citizens
Fungi, Wet or Dry Rot, Yeast or Bacteria	\$10,000 Property Limit; \$50,000 Liability Limit	Policy includes \$10,000 Property Limit/ \$50,000 Liability Limit. May be increased to \$25,000 or \$50,000 Property and \$100,000 Liability.	AIRC offers increased Section I - Property Limits: \$25k & \$50k and Section II - Liability Limit: \$100k
Loss Assessment	\$1,000	\$1,000 Included, \$2,000 or \$3,000 also available.	AIRC offers increased limits of \$2,000 or \$3,000
Debris Removal Limit	Covered (Up to 5% of Coverage A; Additional limit available if Coverage A is depleted)	Covered (Up to 5% of Coverage A; Additional limit available if Coverage A is depleted)	Same as Citizens
Tree Removal Limit	\$500	\$500	Same as Citizens
Business Property Coverage Limit	\$2,500 on premises; \$250 off premises	\$2,500 on premises; \$250 off premises	Same as Citizens

Food Spoilage Limit	\$500	\$500	Same as Citizens
Lock Replacement	Covered only when damage is caused by a covered peril	Available when damage is caused to the lock by a covered peril	Same as Citizens
Water Backup, Sewer and Drains	Not available	Not available	Same as Citizens
Electronic Data Restoration	Not available	Not available	Same as Citizens
Special Limits of Liability			
Money, Coins and Medals	\$200	\$200	Same as Citizens
Securities and Collectable Stamps	\$1,000	\$1,000	Same as Citizens
Trailers	\$1,000	\$1,000	Same as Citizens
Watercraft	\$1,000	\$1,000	Same as Citizens
Jewelry	\$1000 for theft	\$1,000 for loss by theft	Same as Citizens
Furs	\$1,000 for theft (combined Jewelry and Fur)	\$1,000 for theft (combined Jewelry and Fur)	Same as Citizens
Silverware	\$2500 for theft	\$2500 for theft	Same as Citizens
Guns	\$2000 for theft	\$2000 for theft	Same as Citizens
Grave Markers	not available	Covered for named perils	Same as Citizens
Miscellaneous Coverage			
Is Scheduled Personal Property available?	No	No	Same as Citizen
Are pool cages, porches, carports and fences covered?	Limited	Limited	Same as Citizen
Docks &/or Boathouses, Structures over water?	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	Same as Citizen
Theft Coverage away from Premises	Excluded	Excluded	Same as Citizen
Watercraft Liability	Limited	Limited	Same as Citizen
Liability extension to other owned locations	Not available	Not available	Same as Citizen
Business Pursuits Liability Coverage	Not available	Permitted Incidental Occupancies- Residence Premises available.	AIC offers coverage for Permitted Incidental Occupancies
Animal Liability	Excluded	Excluded	Same as Citizen
Is Personal Property outside a fully enclosed building covered?	Yes, with limitation	Yes, with limitation	Same as Citizen
Exterior Paint and Waterproofing Material	Limited, excluded entirely in specific coastal territories	Limited, excluded entirely in specific coastal territories	Same as Citizen
Assessment Potential			
Assessments and Surcharges	Up to 45%	Assessed as needed after the Citizens assessment is applied.	Assessed as needed after the Citizens assessment is applied.

American Integrity vs. Citizens DP-3 Coverage Comparison

DP-3 Coverage Description	Citizens Multi-Peril Policy	American Integrity Insurance Company (AIC)	Comments or Explanations
Building Coverage			
Coverage Type	Special Form	Special Form	Same as Citizens
Loss Settlement	Replacement Cost	Replacement Cost	Same as Citizens
	(ACV initially, then we will pay any remaining amounts necessary to perform such repairs as work is performed and expense are incurred)	(ACV initially, then we will pay any remaining amounts necessary to perform such repairs as work is performed and expense are incurred)	Same as Citizens
Are pool cages, porches, carports and fences covered under Coverage A?	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 not constructed of and covered by the same or substantially the same materials as that of the primary dwelling are not covered	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 not constructed of and covered by the same or substantially the same materials as that of the primary dwelling are not covered	Same as Citizens
Other Structures Coverage			
Coverage Type	Special Form	Special Form	Same as Citizens
Percentage of Other Structures Coverage	2% standard; Options 0, 5% and 10%	10% standard; Can Increase up to 70%	AIC provides 10% Coverage B. Can Increase up to 70%
Loss Settlement	Buildings at Replacement Cost; Structures that are not Buildings are at ACV	Buildings at Replacement Cost; Structures that are not Buildings are settled at ACV	Same as Citizens
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	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	Same as Citizens
Contents Coverage			
Coverage Type	Broad - Named Perils	Broad - Named Perils	Same as Citizens
Percentage of Building Coverage	25% Standard; Coverage available up to 50%	Optional Coverage limits available up to 50%	AIC offers optional coverage limits from 0% up to 50%
Loss Settlement	ACV Only	ACV Only	Same as Citizens
Personal Property Off Premises	10% of the Coverage C limit for loss by a Peril Insured Against	10% of the Coverage C limit for loss by a Peril Insured Against	Same as Citizens
Loss of Use Coverage			
Percentage of Building Coverage	Combined with Coverage E - Additional Living Expense -10% of Coverage A	Combined with Coverage E - Additional Living Expense -10% of Coverage A	Same as Citizens
Time Limit	24 months	24 months	Same as Citizens
Liability			
Available Limits	\$100,000	\$100,000 Standard; \$300,000 available	AIC offers up to \$300,000
Medical Payments			
Available Limits	\$2,000	\$2,000	Same as Citizens
Extra Coverage			
Ordinance or Law Limit	Not available	Not available	Same as Citizens
Fungi, Wet or Dry Rot, Yeast or Bacteria	\$10,000 Property Limit; \$50,000 Liability Limit	Policy includes \$10,000 Property Limit/ \$50,000 Liability Limit. May be increased to \$25,000 or \$50,000 Property and \$100,000 Liability Limit.	AIC offers increased Section I - Property Limits: \$25k & \$50k and Section II - Liability Limit: \$100k
Loss Assessment	\$2,000 Included with Dwelling Condominium Unit policies and policies with optional Personal Liability coverage.	\$2,000 Included with Dwelling Condominium Unit policies and policies with optional Personal Liability coverage.	Same as Citizens
Debris Removal Limit	Included in the limit of liability applying to the damaged property.	Included in the limit of liability applying to the damaged property.	Same as Citizens

Tree Removal Limit	\$500	\$500	Same as Citizens
Food Spoilage Limit	\$500	\$500	Same as Citizens
Lock Replacement	Covered only when damage is caused by a covered peril	Available when damage is caused to the lock by a covered peril	Same as Citizens
Water Backup, Sewer and Drains	Not available	Not available	Same as Citizens
Electronic Data Restoration	Not available	Not available	Same as Citizens
Miscellaneous Coverage			
Is Scheduled Personal Property available?	No	No	Same as Citizen
Are pool cages, porches, carports and fences covered?	Limited	Limited	Same as Citizen
Docks &/or Boathouses, Structures over water?	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	Same as Citizen
Theft Coverage away from Premises	Not available	Not available	Same as Citizen
Watercraft Liability	Not available	Not available	Same as Citizen
Liability extension to other owned locations	Not available	Not available	Same as Citizen
Animal Liability	Excluded	Excluded	Same as Citizen
Is Personal Property outside a fully enclosed building covered?	Yes, with limitation	Yes, with limitation	Same as Citizen
Exterior Paint and Waterproofing Material	Limited, excluded entirely in specific coastal territories	Limited, excluded entirely in specific coastal territories	Same as Citizen
Assessment Potential			
Assessments and Surcharges	Up to 45%	Assessed as needed after the Citizens assessment is applied.	Assessed as needed after the Citizens assessment is applied.

American Integrity vs. Citizens

DP-1 Coverage Comparison

DP-1 Coverage Description	Citizens Multi-Peril Policy	American Integrity Insurance Company (AIC)	Comments or Explanations
Building Coverage			
Coverage Type	Basic Form	Basic Form	Same as Citizens
Loss Settlement	Replacement Cost	Replacement Cost	Same as Citizens
	(ACV initially, then we will pay any remaining amounts necessary to perform such repairs as work is performed and expense are incurred)	(ACV initially, then we will pay any remaining amounts necessary to perform such repairs as work is performed and expense are incurred)	Same as Citizens
Are pool cages, porches, carports and fences covered under Coverage A?	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 not constructed of and covered by the same or substantially the same materials as that of the primary dwelling are not covered	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 not constructed of and covered by the same or substantially the same materials as that of the primary dwelling are not covered	Same as Citizens
Other Structures Coverage			
Coverage Type	Basic Form	Basic Form	Same as Citizens
Percentage of Other Structures Coverage	2% Standard; Options 0, 5% and 10% (reduces Coverage A for same loss)	Up to 10% of Coverage A (reduces Coverage A for same loss)	AIC provides up to 10% Coverage A
Loss Settlement	Buildings at Replacement Cost (with limitations); Structures that are not Buildings are at ACV	Buildings at Replacement Cost(with limitation); Structures that are not Buildings are at ACV	Same as Citizens
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	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	Same as Citizens
Contents Coverage			
Coverage Type	Basic - Named Perils	Basic - Named Perils	Same as Citizens
Percentage of Building Coverage	Coverage available up to 50%	Coverage available up to 50%	Same as Citizens
Loss Settlement	ACV Only	ACV Only	Same as Citizens
Personal Property Off Premises	10% of the Coverage C limit for loss by a Peril Insured Against	10% of the Coverage C limit for loss by a Peril Insured Against	Same as Citizens
Fair Rental Value Coverage			
Percentage of Building Coverage	10% of Coverage A included (reduces Coverage A limit)	Up to 10% of Coverage A included (reduces Coverage A limit)	Same as Citizens
Time Limit	24 months	24 months	Same as Citizens
Liability			
Available Limits	\$100,000	\$100,000 Standard; Up to \$300,000 available	AIC offers up to \$300,000
Medical Payments			
Available Limits	\$2,000	\$2,000	Same as Citizens
Extra Coverage			
Ordinance or Law Limit	Not available	Not available	Same as Citizens
Fungi, Wet or Dry Rot, Yeast or Bacteria	\$10,000 Property Limit; \$50,000 Liability Limit	Policy includes \$10,000 Property Limit; \$50,000 Liability Limit	AIC offers increased Section I - Property Limits: \$25k & \$50k and Section II - Liability Limit: \$100k
Loss Assessment	\$2,000 Included with Dwelling Condominium Unit policies and policies with optional Personal Liability coverage.	\$2,000 Included with Dwelling Condominium Unit policies and policies with optional Personal Liability coverage.	Same as Citizens
Debris Removal Limit	Included in the limit of liability applying to the damaged property.	Included in the limit of liability applying to the damaged property.	Same as Citizens
Tree Removal Limit	Not available	Not available	Same as Citizens

Food Spoilage Limit	\$500	\$500	Same as Citizens
Lock Replacement	Covered only when damage is caused by a covered peril	Available when damage is caused to the lock by a covered peril	Same as Citizens
Water Backup, Sewer and Drains	Not available	Not available	Same as Citizens
Electronic Data Restoration	Not available	Not available	Same as Citizens
Miscellaneous Coverage			
Is Scheduled Personal Property available?	No	No	Same as Citizen
Are pool cages, porches, carports and fences covered?	Limited	Limited	Same as Citizen
Theft Coverage away from Premises	Not available	Not available	Same as Citizen
Watercraft Liability	Not available	Not available	Same as Citizen
Liability extension to other owned locations	Not available	Not available	Same as Citizen
Animal Liability	Excluded	Excluded	Same as Citizen
Is Personal Property outside a fully enclosed building covered?	Yes, with limitation	Yes, with limitation	Same as Citizen
Exterior Paint and Waterproofing Material	Limited, excluded entirely in specific coastal territories	Limited, excluded entirely in specific coastal territories	Same as Citizen
Assessment Potential			
Assessments and Surcharges	Up to 45%	Assessed as needed after the Citizens assessment is applied.	Assessed as needed after the Citizens assessment is applied

American Integrity vs. Citizens Mobile Home Coverage Comparison

Mobile Home Physical Damage Coverage Description	Citizens Multi-Peril Policy	American Integrity Insurance Company (AIIIC)	Comments or Explanations
Building Coverage			
Coverage Type	Basic Form	Basic Form	Same as Citizens
Loss Settlement	Replacement cost up to the "stated value" limit of liability, unless mobile home manufactured in 1993 or earlier, then actual cash value up to the "stated value" limit of liability.	Replacement cost up to the "stated value" limit of liability, unless mobile home manufactured in 1993 or earlier, then actual cash value up to the "stated value" limit of liability.	Same as Citizens
Are pool cages, porches, carports and fences covered under Coverage A?	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	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. May buy back up \$10,000 optional Attached Structure Coverage.	Same as Citizens
Other Structures Coverage			
Coverage Type	Basic Form	Basic Form	Same as Citizens
Percentage of Other Structures Coverage	2% standard; Options 0, 5% and 10%	10% Standard	AIIIC offers 10% as the Standard Coverage limit
Loss Settlement	Actual Cash Value	Actual Cash Value	Same as Citizens
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	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	Same as Citizens
Contents Coverage			
Coverage Type	Basic - Named Perils	Basic - Named Perils	Same as Citizens
Percentage of Building Coverage	25% of Coverage A –may be increased up to 100% of Coverage A	25% of Coverage A –may be increased up to 100% of Coverage A	Same as Citizens
Loss Settlement	ACV Only	ACV Only	Same as Citizens
Personal Property Off Premises	10% of the Coverage C limit for loss by a Peril Insured Against	10% of the Coverage C limit for loss by a Peril Insured Against	Same as Citizens
Fair Rental Value Coverage			
Percentage of Building Coverage	10% of Coverage A included (reduces Coverage A limit)	10% of Coverage A included (reduces Coverage A limit)	Same as Citizens
Time Limit.	24 months	24 months	Same as Citizens
Liability			
Available Limits	\$100,000	\$100,000 included; \$300,000 available	AIIIC offers up to \$300,000
Medical Payments			
Available Limits	\$2,000	\$2,000	Same as Citizens
Extra Coverage			
Ordinance or Law Limit	Excluded	Excluded	Same as Citizens
Fungi, Wet or Dry Rot, Yeast or Bacteria	\$10,000 Property Limit; \$50,000 Liability Limit	Policy includes \$10,000 Property Limit /\$50,000 Liability Limit May be increased to \$25,000 or \$50,000 Property and \$100,000 Liability Limit.	AIIIC offers increased Section I - Property Limits: \$25k & \$50k and Section II - Liability Limit: \$100k
Loss Assessment	1,000	1,000	Same as Citizens
Debris Removal Limit	\$500	\$500	Same as Citizens
Tree Removal Limit	\$500 (with limitations)	\$500 (with limitations)	Same as Citizens

Food Spoilage Limit	\$500	\$500	Same as Citizens
Lock Replacement	Covered only when damage is caused by a covered peril	Available when damage is caused to the lock by a covered	Same as Citizens
Water Backup, Sewer and Drains	Not available	Not available	Same as Citizens
Electronic Data Restoration	Not available	Not available	Same as Citizens
Miscellaneous Coverage			
Is Scheduled Personal Property available?	No	No	Same as Citizen
Theft Coverage away from Premises	Not available	Not available	Same as Citizen
Watercraft Liability	Not available	Not available	Same as Citizen
Liability extension to other owned locations	Not available	Not available	Same as Citizen
Animal Liability	Excluded	Excluded	Same as Citizen
Is Personal Property outside a fully enclosed building covered?	Yes, with limitation	Yes, with limitation	Same as Citizen
Assessment Potential			
Assessments and Surcharges	Up to 45%	Assessed as needed after the Citizens assessment is applied.	Assessed as needed after the Citizens assessment is applied.

