



Dear Policyholder:

Thank you for considering Cypress Property and Casualty (Cypress) as your Dwelling Policy insurance carrier. We would like to make the transition as easy and informative as possible.

Listed below is a coverage comparison between Cypress Property and Casualty (Cypress) and Citizens Property Insurance (Citizens). By choosing Cypress you will receive a wider range of coverage and coverage options with Cypress.

Cypress has a long standing reputation of financial stability and experience in the Florida market. To learn more about us, please visit our website at [www.cypressig.com](http://www.cypressig.com).

**COVERAGE COMPARISON  
DWELLING FIRE (DP-1 BASIC AND DP-3 BROAD) FORMS**

**THIS DOCUMENT WAS PREPARED TO PROVIDE A QUICK REFERENCE GUIDE AND DOES NOT SUPERSEDE OR CHANGE ANY OF THE COVERAGES OR EXCLUSIONS EXISTING IN THE ACTUAL POLICY FORMS**

THIS DOCUMENT PROVIDES A COVERAGE COMPARISON BETWEEN **CYPRESS PROPERTY AND CASUALTY** AND **CITIZENS** DWELLING POLICY FORMS BUT IT DOES NOT INCLUDE ALL OF THE DIFFERENCES. PLEASE READ THE POLICY FORMS CAREFULLY FOR COMPLETE DETAILS AND DESCRIPTIONS OF THE COVERAGE PROVIDED. PLEASE CONTACT YOUR AGENT WITH ANY QUESTIONS.

	<b>CITIZENS</b>	<b>CYPRESS</b>
<b>STANDARD COVERAGES</b>		
<b>Coverage A - Dwelling</b>	"All Risk" Coverage (DP-3) Min A \$15,000 - Max \$1,000,000 "Named Peril" Coverage (DP-1) Min A \$15,000 - Max \$1,000,000	"All Risk" Coverage (DP -3) Min A \$150,000 – Max \$500,000 "Named Peril" Coverage (DP-1) Min A \$150,000 – Max \$500,000
<b>Coverage A - Condo</b>	"All Risk" Coverage (DP-3) Min A \$15,000 - Max \$1,000,000 "Named Peril" Coverage (DP-1) Min A \$15,000 - Max \$1,000,000	"All Risk" Coverage (DP -3) Min A \$40,000 – Max \$300,000 "Named Peril" Coverage (DP-1) Min A \$40,000 – Max \$300,000
<b>Coverage B - Other Structures</b>	2% of Coverage A may increase to 10% No coverage for specifically scheduled items	2% of Coverage A may increase to 50% or reduce to 1% Coverage available for specifically scheduled items
Coverage A and B	No coverage provided for: - awnings, aluminum carports, aluminum screen enclosures; and - carports, patios, screen enclosures, structures constructed to be open to the weather (e.g. tiki huts) that have a roof covering different than main dwelling; or - any structure with roof or wall coverings that are thatch, lattice, slats or a similar material.	Covered - subject to policy provisions
Screened Enclosures/Hurricane Coverage	Not Available as noted above	Excluded - may buy back at limit of \$50,000
<b>Coverage C - Personal Property (Contents)</b>	"Named Peril" – (DP-3) - 25% of A may be increased to 50% or reduced to 0% "Named Peril" – (DP-1) - 25% of A may be increased to 50% or reduced to 0%	"Named Peril" - (DP-3) – Up to 50% of Coverage A or reduced to 0% "Named Peril" - (DP-1) – Up to 50% of Coverage A or reduced to 0%
Theft	Excluded - Cannot buy back	Available \$1,000 up to Contents limit



	<b>CITIZENS</b>	<b>CYPRESS</b>
<b>Coverage D - Fair Rental Value</b>	10% of Coverage A. Maximum 10% of Coverage A when Coverage D and E are combined. Additional Insurance.	20% of Coverage A; combined with Coverage E
<b>Coverage E - Additional Living Expenses</b>	10% of Coverage A. Maximum 10% of Coverage A when Coverage D and E are combined. Additional Insurance.	Included with Coverage D. Applicable to occupied risks only.
<b>Coverage L - Liability</b>	\$100,000	\$100,000 - may increase to \$300,000
<b>Coverage M - Medical Payments</b>	\$2,000	\$1,000 - may increase to \$3,000 or \$5,000
<b>ADDITIONAL COVERAGES - may not be available on all policy forms</b>		
Ordinance or Law	Not available	Not available (DP-1) 10% of Coverage A Optional increases of 25% or 50% of Coverage A available (DP-3).
<b>Property</b> - Loss Assessment	\$2,000 (Condo) only	\$2,000 (Condo); may increase to \$5,000 Not included for Dwelling; optional \$5,000 available
<b>Liability</b> - Loss Assessment	\$2,000 (Condo) only	Not included; optional \$5,000 available
Cosmetic and Aesthetic Damage to Floors	\$10,000 per policy combined limit for Coverages A, B and D	\$10,000 per policy combined limit for Coverages A and B
<b>OPTIONAL COVERAGES - may not be available on all policy forms</b>		
Animal Liability	Excluded - Cannot buy back	Excluded - may purchase \$25,000
<b>Property</b> - Increased Limits for Limited Fungi, Wet or Dry Rot, or Bacteria Coverage	\$10,000 included. Cannot be increased.	\$10,000/\$20,000 included; \$25,000/\$50,000 and \$50,000/\$50,000 increased limits available.
<b>Liability</b> - Increased Limits for Limited Fungi, Wet or Dry Rot, or Bacteria Coverage	\$50,000 included in basic form. Cannot be increased.	Basic Limit of \$50,000. Cannot be increased
Replacement Cost on Contents	Not Available	Available on DP-3 only
Water Backup of Sewers & Drains or Sump Overflow	Not Available	\$5,000 Available