



Dear Policyholder:

Thank you for considering Cypress Property and Casualty (Cypress) as your Homeowners 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 and Citizens Property Insurance (Citizens). By choosing Cypress you will receive a wider range of coverage and coverage options.

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.

**COVERAGE COMPARISON
HOMEOWNERS (HO-3); CONDO (HO-6); RENTERS (HO-4)**

**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** HOMEOWNERS 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.

	CITIZENS	CYPRESS
STANDARD COVERAGES		
Coverage A - Dwelling (Building)	"All Risk" Coverage (HO-3) "Named Peril" Coverage (HO-6) - Can be endorsed to All Risks for an additional premium	"All Risk" Coverage (HO-3) & (HO-6) Min A \$150,000 - Max \$500,000 (HO-3) Min A \$40,000 to \$300,000 (HO-6)
Coverage B - Other Structures	2% of Coverage A may increase to 10% or reduce to 0% (HO-3 only) No coverage for specifically scheduled items	2% of Coverage A may increase to 10% or reduce to 0% (HO-3 only) 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 limits of \$25,000 or \$50,000
Coverage C - Personal Property (Contents)	"Named Peril" Coverage 25% of Coverage A may increase to 50% or reduce to 0% (H-O3) \$200,000 maximum limit (HO-6)	"Named Peril" Coverage 50% of Coverage A may increase to 75% or reduce 25% or exclude entirely (HO-3). \$250,000 maximum limit (HO-6)
Theft Away from Premises	Excluded - Cannot buy back	Covered - subject to other Coverage C provisions
Securities, Deeds, etc.	\$1,000	\$1,500; may increase up to \$2,000
Watercraft	\$1,000	\$1,500
Trailers	\$1,000	\$1,500
Jewelry/Furs	\$1,000	\$1,500; may increase up to \$5,000
Firearms	\$2,000	\$2,500
Silverware	\$2,500	\$2,500; may increase up to \$10,000
Business Property (on premises)	\$2,500	\$2,500; may increase up to \$10,000
Business Property (off premises)	\$250	\$500; may increase up to 10% of on premises
Electronic apparatus	\$1,000	\$1,500



	CITIZENS	CYPRESS
Coverage D - Loss of Use	10% of Coverage A (HO-3 & HO-4) 20% of Coverage C (HO-6)	10% of Coverage A (HO-3 & HO-4) 20% of Coverage C (HO-6)
Coverage E - Liability	\$100,000	\$100,000 - may increase to \$300,000
Coverage F - Medical Payments	\$2,000	\$1,000 - may increase to \$2,500 or \$5,000
ADDITIONAL COVERAGES - may not be available on all policy forms		
Debris Removal (Trees - Wind)	\$500	\$1,000
Credit Card, Fund Transfer, Forgery & Counterfeit Money	\$500	\$500
Loss Assessment	\$1,000 (HO-3) \$2,000 (HO-6)	\$1,000; may increase to \$5,000 (HO-3 & HO-6)
Grave Markers	None	\$5,000
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
OPTIONAL COVERAGES - may not be available on all policy forms		
Animal Liability	Excluded - Cannot buy back	Excluded - may purchase \$25,000
Golf Cart Physical Damage	Not Available	\$2,000; may increase to \$5,000 per golf cart
Golf Cart Liability	Not Available	\$25,000 Available
Identity Theft or Identity Fraud Expense Coverage	Not Available	\$25,000 limit (no deductible)
Incidental Occupancy	Not Available	Available
Increased Limits for Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I - Property	\$10,000 included in basic form. Cannot be increased	\$10,000/\$20,000 included in basic form. \$25,000/\$50,000 and \$50,000/\$50,000 increased limits available.
Increased Limits for Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II - Liability	\$50,000 included in basic form. Cannot be increased	Basic Limit of \$50,000. Cannot be increased
Ordinance or Law	Basic Limit of 25% of Coverage A can increase to 50%	Basic Limit of 25% of Coverage A can increase to 50%
Unit-Owners Rental to Others Coverage	Available	Available by Endorsement
Replacement Cost on Contents	Available	Available
Scheduled Personal Property	Not Available	Available
Water Backup of Sewers & Drains or Sump Overflow	Not Available	\$5,000 Available