

**DWELLING FORMS
OPTIONAL COVERAGES AVAILABLE THROUGH EPIC
CITIZENS ASSUMPTION**

| COVERAGES | CITIZENS COVERAGE DWELLING PROPERTY 3 SPECIAL FORM (as of January 2013) | EPIC DWELLING PROPERTY 3 SPECIAL FORM | CITIZENS COVERAGE DWELLING PROPERTY 1 BASIC FORM (as of January 2013) | EPIC DWELLING PROPERTY 1 BASIC FORM |
|--|--|---|--|---|
| Coverage E Personal Liability | Optional Limit \$100,000 is available | Optional Limits of \$100,000 & \$300,000 are available | Optional Limit \$100,000 is available | Optional Limits of \$100,000 & \$300,00 are available |
| Fungi, Wet or Dry Rot, or Bacteria – Property | \$10,000/\$10,000 (includes yeast) | \$10,000/\$10,000 (includes yeast), Optional Limits of \$25,000 & \$50,000 are available | \$10,000/\$10,000 (includes yeast) | \$10,000/\$10,000 (includes yeast), Optional Limits of \$25,000 & \$50,000 are available |
| Fungi, Wet or Dry Rot, or Bacteria – Liability | \$50,000 | \$50,000, An Optional Limit of \$100,000 is available | \$50,000 | \$50,000, An Optional Limit of \$100,000 is available |
| Permitted Incidental Occupancies | Not Available | Available | Not Available | Available |
| Specific Other Structures | Not Available | Available | Not Available | Available |

Citizens has made certain coverage changes for policies renewing in 2013. This Coverage Comparison includes those coverage changes.

*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 agent.

NOTES:

- (1) Assumed Citizens policies will be renewed by EPIC at expiring terms. Endorsement request are available for the coverage options noted above.
- (2) Endorsements are governed by our filed and approved policy program manuals, subject to underwriting approval.