

As of 9/1/2012

<u>Coverage Description</u>	Citizens Multi-Peril Policy	Southern Fidelity Insurance Company	Comments or Explanations
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<u>Building Coverage</u>			
Coverage Type	Special	Special	
Loss Settlement	Replacement Cost	Replacement Cost	
Are pool cages, porches, carports and fences covered under Coverage A?	(ACV initially, then we will pay any remaining amounts necessary to perform such repairs as work is performed and expense are incurred) 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	We pay initially at least the ACV of the loss, less any applicable deductible. We will then pay any remaining amounts necessary to perform repairs as work is performed and expenses are incurred. Not covered, unless part of the "principal building's" foundation or under the "principal building's" roofline.	
<u>Other Structures Coverage</u>			
Coverage Type	Special	Special	
Percentage of Building Coverage	2% standard; Options 0, 5% and 10%	10% standard; Increased limits available by endorsement.	
Loss Settlement	Buildings at Replacement Cost; Structures that are not Buildings are at ACV	Buildings at Replacement Cost; Structures that are not Buildings are at ACV.	
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	Only other structures that are set apart from the dwelling by clear space are covered under Coverage B. Fences are covered at ACV. Windstorm and hail damage are either limited or excluded for these structures.	

<u>Contents Coverage</u>			
Coverage Type	Broad	Broad	
Percentage of Building Coverage	25% Standard; Coverage available up to 50%	50% Standard; may reduce to 25% or 0%.	
Loss Settlement	ACV, Replacement cost available	Actual Cash Value; Replacement Cost available by endorsement.	
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").	
<u>Loss of Use Coverage</u>			
Percentage of Building Coverage	10%	20%	
Time Limit.	24 months	Shortest time required to repair or replace the damage or for household to settle elsewhere.	
<u>Liability</u>			
Available Limits	\$100,000	\$100,000 Standard; \$300,000 by endorsement.	
<u>Medical Payments</u>			
Available Limits	\$2,000	\$1,000	

Extra Coverage

<u>Ordinance or Law Limit</u>	25% or 50% of Coverage A	25% or 50% of Coverage A.	
<u>Fungi, Wet or Dry Rot, Yeast or Bacteria</u>	\$10,000 Property Limit; \$50,000 Liability Limit	\$10,000/\$20,000 Included Property Limit; may be increased by endorsement. Liability Limit is that shown on the policy.	
<u>Loss Assessment</u>	\$1,000	\$1,000; may be increased to \$2,000 or \$3,000.	
<u>Debris Removal Limit</u>	Covered (Up to 5% of Coverage A; Additional limit available if Coverage A is depleted)	Reasonable expense up to the limit of liability that applies to the damaged property; if more than the limit, an additional 5% is available.	

Tree Removal Limit	\$500	\$1,000; no more than \$500 for the removal of any one tree.	
Business Property Coverage Limit	\$2,500 on premises; \$250 off premises	\$2,500 on premises; \$250 off premises.	
Food Spoilage Limit	\$500	Not covered.	
Lock Replacement	Covered only when damage is caused by a covered peril	Covered only when damage is caused by a covered peril.	
Water Backup, Sewer and Drains	not available	Not covered; Available by endorsement.	
Electronic Data Restoration	not available	Included within and applies only to the property described in the \$1,000 limit for securities, etc., under Special Limits Of Liability.	
Special Limits of Liability			
Money, Coins and Medals	\$200	\$200	
Securities and Collectable Stamps	\$1,000	\$1,000 (collectible stamps not covered; regular stamps are covered).	
Trailers	\$1,000	\$1,000	
Watercraft	\$1,000	\$1,000	
Jewelry	\$1000 for theft	\$1,000 for theft.	
Furs	\$1,000 for theft (combined Jewelry and Fur)	\$1,000 for theft (combined Jewelry and Furs).	
Silverware	\$2500 for theft	\$2,500 for theft.	
Guns	\$2000 for theft	\$2,000 for theft.	
Grave Markers	not available	\$5,000	

Miscellaneous Coverage

Is Scheduled Personal Property available?	no	Yes.	
Are pool cages, porches, carports and fences covered?	limited	Optional endorsement not offered.	

Docks &/or Boathouses, Structures over water?	Structures that are not buildings are covered at ACV, buildings are covered at Replacement Cost	Covered under Coverage B with limitations; excluded for Windstorm and Hail.	
Theft Coverage away from Premises	not available	Yes.	
Watercraft Liability	Limited	Limited in policy; optional endorsement not offered.	
Liability extension to other owned locations	not available	Not offered.	
Business Pursuits Liability Coverage	not available	Permitted incidental occupancy coverage offered by endorsement.	
Animal Liability	excluded	Excluded.	
Is Personal Property outside a fully enclosed building covered?	Yes, with limitations	Yes, with exclusions and limitations.	
Exterior Paint and Waterproofing Material	Limited, excluded entirely in specific coastal territories	Excluded in specific coastal territories.	

Assessment Potential

Assessments and Surcharges	Up to 45%	Citizens, FHCF and FIGA assessments apply when required; EMPA fee required by law.	
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*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.