

Depopulation HO6 Coverage Comparison for Citizens and Florida Peninsula

Coverage Types	Coverage Details		Can the coverage be added, changed, excluded, or the limit increased?	
				
Coverage A: Dwelling				
Covered Causes of Loss	All causes of loss, with certain exclusions	All causes of loss, with certain exclusions	Yes. See optional coverages.	Yes, See optional coverages
Loss Settlement (RC or ACV)	Replacement Cost	Replacement Cost	No	No
Minimum Coverage A (Coverage for the dwelling)	\$1,000: included in the policy.	\$1,000 included in the policy.	Yes	Yes, limits up to \$300,000 available.
Maximum Coverage A	Coverage A and Coverage C combined must be less than \$700,000 except in Miami-Dade and Monroe where coverage must be less than \$1,000,000.	\$300,000	No	Yes, with Underwriting approval.
Coverage B: Other Structures				
Covered Causes of Loss	N/A	N/A	N/A	N/A
Loss Settlement	N/A	N/A	N/A	N/A
Coverage Amount (as a percentage of Coverage A)	N/A	N/A	N/A	N/A
Coverage A Note	Carports, porches, aluminum framed screened enclosures, screen pool cages or similar structures with a roof or covering of aluminum, fiberglass, plastic, vinyl, fabric or screening, constructed to be open to the weather, are not covered. Any structure that has a roof or covering of thatch, grass, palm, lattice, slats, or similar material is not covered.	N/A	No	N/A
Pool Coverage	In-ground pools that adjoin or abut the dwelling are covered under Coverage A. Above-ground pools are covered as personal property, Coverage C.	In-ground pools that adjoin or abut the dwelling and are not separated from the dwelling by clear space are covered under Coverage A. Above-ground pools are covered as personal property, Coverage C.	Yes, maximum Coverage A and C limits apply.	Yes, maximum Coverage A and C limits apply.
Coverage A and D: Special Limits				
Costmetic and Aesthetic Damage to Floors	N/A	\$10,000 combined limit for Coverage A.	N/A	No
Coverage C: Personal Property				
Covered Causes of Loss	Named Peril	Named Peril	No	No
Loss Settlement (RC or ACV)	Actual Cash Value	Actual Cash Value	Yes, Replacement Cost is available	Yes, Replacement Cost is available.
Coverage Amount	Minimum: \$6,000 Maximum: \$200,000 or less than \$700,000 in Wind-only area with Wind coverage except in Miami-Dade and Monroe where coverage must be less than \$1,000,000.	Minimum Coverage: \$30,000 Maximum Coverage: \$300,000	N/A	Yes, limits from \$30,000 to \$300,000 available. Coverage can also be excluded.
Coverage C: Personal Property Special Limits				
Theft away from premises	Not Covered	Covered	No	No
Money, bank Notes, etc.	\$200	\$200	No	No

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Securities, deeds, etc.	\$1,000	\$1,500	No	No
Watercraft (other than personal watercraft, which are excluded).	\$1,000	\$1,500	No	No
Trailers Not used with watercraft	\$1,000	\$1,500	No	No
Jewelry/Furs	\$1,000	\$1,500	No	Yes, with optional coverages.
Firearms	\$2,000	\$2,500	No	No
Silverware	\$2,500	\$1,500	No	Yes, with optional coverages.
Business property on premises	\$2,500	\$2,500	No	No
Business property off premises	\$250	\$500	No	No
Electronic apparatus	\$1,000	\$1,500	No	No
Refrigerated property on premises	\$500	\$500 limit (with \$100 deductible).	No	No
Refrigerated property off premises	Not Covered	Not covered	No	No
Reasonable Emergency Measures Limit				
Costs incurred solely to protect property from further damage or unwanted entry, resulting from a covered loss.	Greater of \$3,000 or 1% of Coverage A. May be exceeded with approval of the company.	A \$3,000 limit applies accidental discharge or overflow of water or steam from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system or household appliance. A \$3,000 or 1% of Coverage A limit whichever is more, applies to all other covered losses	No	No
Coverage D: Loss of Use	20%	20%	No	No
Coverage E: Liability	\$100,000	\$100,000 limit	No	Yes, \$300,000 or \$500,000 limits are available.
Coverage F: Medical Payments	\$2,000	\$2,000 limit	No	Yes, \$3,000, \$4,000 and \$5,000 limits are available.
Additional Coverages				
Debris Removal (Trees – Wind)	\$1,500 limit \$1,000 max per tree	\$500 limit	No	No
Credit Card, Fund Transfer, Forgery and Counterfeit Money	N/A	\$500 limit	N/A	No
Loss Assessment	\$2,000 limit	\$2,000 limit	No	Yes, \$3,000 limit is available.
Optional Coverages				
Animal Liability	Not covered	Not covered	No	Yes, an Animal Liability endorsement is available.
Earthquake Coverage	Not covered	Not covered	No	Yes, an Earthquake Coverage endorsement is available.
Extended/increased replacement cost on dwelling.	Not covered	Not covered	No	No
Golf Cart	Limited Coverage included	Not covered	No	Yes, a Golf Cart endorsement is available.
Identity Theft or Identity Fraud Expense Coverage.	Not covered	Not covered	No	Yes, an Identity Theft endorsement is available.
Incidental Occupancy	Not covered	Coverage for a Permitted Incidental Occupancy is limited under Section I and excluded under Section II.	No	Yes, a Permitted Incidental Occupancy endorsement is available.
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property.	\$10,000	\$25,000 limit	No	Yes, \$25,000 and \$50,000 limits are available.
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II – Liability.	\$50,000	\$50,000 limit	No	Yes, \$100,000 limit is available.

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Windstorm or Hail Exclusion	No	No	Yes, the peril of Windstorm or Hail can be excluded.	Yes, the peril of Windstorm or Hail can be excluded.
Ordinance or Law (as a percentage of Coverage A)	25%	25%	Yes, 50% limit is available.	Yes, 50% limit is available.
Sinkhole	Included in Policy	Not Covered	N/A	Yes, a Sinkhole Coverage endorsement is available. (Sinkhole-specific deductible applies).
Scheduled Personal Property	Not Covered	Not Covered	No	Yes, a Scheduled Personal Property Coverage endorsement is available
Water Backup of Sewers and Drains or Sump Overflow	Not Covered	Not Covered	No	Yes, Water Back-Up Coverage endorsement is available
Trampolines, Ramps, Diving Boards, Pool Slides, Bounce Houses, Zip Lines, Empty Pools, etc.	Not Covered	N/A	No	N/A
Home share hosting	Not Covered	N/A	No	N/A
Loss Reporting and Repair Limitations				
Permanent repairs made without company authorization	Not Covered. Exceptions: For Reasonable Emergency Measures (see above) or; For permanent repairs that begin the earlier of 72 hours after the loss is reported to company, the time of loss inspection or the time of other approval.	Not Covered. Exceptions: Reasonable Emergency Measures may include a permanent repair only when necessary to protect the covered property from further damage or to prevent unwanted entry to the property.	No	N/A
Water Loss Limitations				
Is water damage coverage limited based on the age of dwelling?	No	Yes	No	Yes. You can endorse your policy to remove this restriction, provided your home is less than 40 years old, for an additional premium. Typically, the additional premium to make this change is 10% to 20% of your total premium.
Is there a complete water damage exclusion?	No	No	No	No
If water damage is excluded, is a buy-back offered?	N/A	N/A	N/A	N/A
Is there a coverage limitation restricting tear out and repair only to the portion of the plumbing system or appliance that caused the loss?	Yes	Yes	No	No
Roof Loss Settlement Limitations				
Actual Cash Value Loss Settlement due to age of roof?	No	No	N/A	N/A
Actual Cash Value Roof Loss Settlement due to roof type?	No	No	N/A	No
Deductible Options				
Hurricane Deductibles (as a percentage of Coverage A)	\$500, 2%, 5%, 10%	2%	Available deductible options based on Coverage C amount.	Additional hurricane deductible options are available.
All Other Peril Deductibles	\$500, \$1,000, \$2,500	\$500, \$1,000, \$2,500	Available deductible options based on Coverage C amount.	Additional AOP deductible options are available.

		
Wind Mitigation Credits		
Wind Mitigation Credits	Yes. Credits are dependent upon wind resistive features installed.	Yes, Credits are dependent upon wind resistive features installed.
Claims Handling		
Preferred Contractor (managed repair) – optional	No	Yes
Preferred Contractor (managed repair) – mandatory	No	No
How is Additional Living Expense paid/administered?	Check	Check
Payment Options		
Are payment plans available, other than full-pay?	Yes	Yes
If Yes to above, what payment options are available?	Quarterly or Semi-Annual	Semi-Annual, 4-Pay or 2nd Option 4-Pay.
What down payment percentage is required for each?	40% for Quarterly 60% for Semi-Annual	60% for Semi-Annual Pay 40% for Four Pay 25% for 2nd Option Four Pay
Is premium finance available/acceptable?	Yes. A copy of the premium finance company contract is required with new and renewal policy.	No