

Depopulation HO6 Coverage Comparison for Citizens and Homeowners Choice

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, coverage may be increased.
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, coverage may be decreased.
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.	Coverage provided for screened porches or carports only if they are part of the same foundation or under the same roofline as the principle building.	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.	N/A	Yes, maximum Coverage A and C limits apply.	N/A
Coverage A and B: Special Limits				
Cosmetic and Aesthetic Damage to Floors	N/A	\$10,000 combined limit for Coverages 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 available	Yes, Replacement Cost 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 C is \$6,000 Maximum Coverage C is \$200,000	N/A	Yes, coverage limits from \$6,000 to \$200,000 available.
Coverage C: Personal Property Special Limits				
Theft away from premises	Not Covered	Not covered	No	No
Money, bank Notes, etc.	\$200	\$200	No	No

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Securities, deeds, etc.	\$1,000	\$1,000	No	No
Watercraft (other than personal watercraft, which are excluded).	\$1,000	\$1,000	No	No
Trailers Not used with watercraft	\$1,000	\$1,000	No	No
Jewelry/Furs	\$1,000	\$1,000	No	No
Firearms	\$2,000	\$2,000	No	No
Silverware	\$2,500	\$2,500	No	No
Business property on premises	\$2,500	\$2,500	No	No
Business property off premises	\$250	\$250	No	No
Electronic apparatus	\$1,000	\$1,000	No	No
Refrigerated property on premises	\$500	\$500	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.	Up to the greater of \$3,000 or 1% of Coverage A.	No	No
Coverage D: Loss of Use	20%	20%	No	No
Coverage E: Liability	\$100,000	\$100,000 limit	No	Yes, \$300,000 limit available.
Coverage F: Medical Payments	\$2,000	\$2,000	No	No
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 available.
Optional Coverages				
Animal Liability	Not covered	Not Covered	No	No
Earthquake Coverage	Not covered	Not Covered	No	No
Extended/increased replacement cost on dwelling.	Not covered	No	No	No
Golf Cart	Limited Coverage included	Limited Coverage included	No	No
Identity Theft or Identity Fraud Expense Coverage.	Not covered	Not Covered	No	No
Incidental Occupancy	Not covered	Available	No	Yes, Incidental Occupancy endorsement, for the Policyholder only, is available.
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property.	\$10,000	\$10,000 limit.	No	Yes, \$25,000 or \$50,000 limits available.
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II – Liability.	\$50,000	\$50,000 limit.	No	Yes, \$100,000 limit available.
Windstorm or Hail Exclusion	No	No	Yes, the peril of Windstorm or Hail can be excluded.	Yes, the peril may be excluded.

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Ordinance or Law (as a percentage of Coverage A)	25%	25%	Yes, 50% limit available.	Yes, 50% available.
Sinkhole	Included in policy	Included in policy	No	No
Scheduled Personal Property	Not Covered	Not covered.	No	No
Water Backup of Sewers and Drains or Sump Overflow	Not Covered	Not covered.	No	No
Credit Cards, Fund Transfer Cards, Forgery, Counterfeit Money, Cryptocurrency, etc.	Not Covered	N/A	No	N/A
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: 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.	No	N/A
Water Loss Limitations				
Is water damage coverage limited based on the age of dwelling?	No	No	No	No
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	No	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	N/A
Deductible Options				
Hurricane Deductibles (as a percentage of Coverage A)	\$500, 2%, 5%, 10%	\$500, 2%, 5%, 10%,	Available deductible options based on Coverage C amount.	Available deductible options based on Coverage C amount.
All Other Peril Deductibles	\$500, \$1,000, \$2,500	\$500, \$1,000, 5,000	Available deductible options based on Coverage C amount.	Available deductible options based on Coverage C amount.

		
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	N/A
Preferred Contractor (managed repair) – mandatory	No	N/A
How is Additional Living Expense paid/administered?	Check	Check
Payment Options		
Are payment plans available, other than full-pay?	Yes	Yes, for premiums over \$500.
If Yes to above, what payment options are available?	Quarterly or Semi-Annual	Quarterly or Semi-Annual
What down payment percentage is required for each?	40% for Quarterly 60% for Semi-Annual	40% for Quarterly 60% for Semi-Annual
Is premium finance available/acceptable?	Yes. A copy of the premium finance company contract is required with new and renewal policy.	Yes. A copy of the premium finance company contract is required with new and renewal policy.