

COVERAGE COMPARISON		
STANDARD COVERAGES	CITIZENS	SFIC - VOLUNTARY
<b>COVERAGE A - DWELLING (BUILDING)</b>		
Coverage	HO-3: Open Peril HO-4: Named Peril HO-6: Named Peril with Open Peril available HO-8: Named Peril MHO: Open Peril DP-1: Named Peril with EC option DP-3: Open Peril	HO-3: Open Peril HO-4: Named Peril HO-6: Named Peril with Open Peril available HO-8: Not Written. MHO: Not Written. DP-1: Named Peril with EC option DP-3: Open Peril
Loss settlement (RC or ACV)	HO-3: RC HO-4: RC or ACV options HO-6: RC HO-8: RC or ACV options MHO: 1994 & newer: RC; prior to 1994: ACV DP-1: RC DP-3: RC	HO-3: RC HO-4: RC or ACV options HO-6: RC HO-8: Not Written. MHO: Not Written. DP-1: RC DP-3: RC
<b>COVERAGE B - OTHER STRUCTURES</b>		
Coverage	HO-3: Open Peril HO-4: N/A HO-6: Named Peril with Open Peril available HO-8: Named Peril MHO: Open Peril DP-1: Named Peril with EC option DP-3: Open Peril	HO-3: Open Peril HO-4: Not Applicable; Additions & Alterations Covered under Cov. C. HO-6: Named Peril with Open Peril available HO-8: Not Written. MHO: Not Written. DP-1: Named Peril with EC option DP-3: Open Peril
Loss settlement (RC or ACV)	HO-3: RC HO-4: N/A HO-6: RC HO-8: RC or ACV options MHO: 1994 & newer: RC; prior to 1994: ACV DP-1: RC DP-3: RC	HO-3: RC HO-4: Not Applicable HO-6: RC HO-8: Not Written. MHO: Not Written. DP-1: RC DP-3: RC
Percentage of A (0%, 2%, 5%, 10%)	HO-3: 2% standard. 0% to 10% available. HO-4: N/A HO-6: N/A HO-8: 2% standard. 0% to 10% available. MHO: 10% DP-1: Up to 10% of Cov A, reducing Cov A DP-3: 2% standard. 0% to 10% available. <i>Note: No coverage for scheduled items.</i>	HO-3: 10%; options to increase. HO-4: Not applicable. HO-6: Not applicable. HO-8: Not Written. MHO: Not Written. DP-1: 10%; reduces Coverage "A" for same loss. DP-3: 10%
Coverage A and B note	Excluded: -(Except for MHO): Awnings, aluminum carports, aluminum screened enclosures; structures constructed to be open to the weather that have a roof covering different than main dwelling; any structure with roof or wall coverings that are thatch, lattice, slats or a similar material.	Excluded: Awnings and canopies Any structure for wind and hail where the roof covering and exterior wall coverings are screen, fabric, thatch lattice or slats or a similar material. Some limited coverage for non-structural hail damage for porches, carports, awnings and utility rooms.
Screened Enclosures/Hurricane Coverage	Not Available as noted above (except MHO)	Not covered.
<b>COVERAGE C - PERSONAL PROPERTY</b>		
<b><i>Note: Special limits/exclusions on personal property cannot be changed or increased.</i></b>		
Loss Settlement (RC or ACV)	Actual Cash Value with Replacement Cost available (except HO-8 when ACV on Dwelling applies).	HO: Actual Cash Value with Replacement Cost available. DP: ACV

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Percentage of A (25, 50%)	HO-3: 25% standard. May be increased to 50% or reduced to 0% HO-4: Not a % of A HO-6: Not a % of A HO-8: 25% standard. May be increased to 50% or reduced to 0% MHO: 25% standard. May be increased to 100% or reduced to 0% DP-1: 25% standard. May be increased to 50% or reduced to 0% DP-3: 25% standard. May be increased to 50% or reduced to 0%	HO-3: 50% standard. May be reduced to 0%. HO-4: Minimum limit of \$6,000. HO-6: Minimum limit of \$6,000. HO-8: Not Written. MHO: Not Written. DP-1: No % requirement; minimum of \$6,000 if no Cov. A. DP-3: No % requirement; minimum of \$6,000 if no Cov. A.
Theft Away from Premises	Excluded	HO: Coverage is included, with exceptions. DP: Excluded
Money, bank notes, etc.	\$200 DP-1: Excluded	\$200* DP: Excluded
Securities, Deeds, etc.	\$1,000 DP-1: Excluded	\$1,000* DP: Excluded
Watercraft	\$1,000 DP-1: Rowboats/canoes only, no special limit	\$1,000 DP: Rowboats/canoes only.
Trailers	\$1,000 DP-1: No limit, restricted to residence premises	\$1,000
Jewelry/Furs	\$1,000 DP-1: Excluded	\$1,000* DP: Gold, Silver and Platinum Excluded. Jewelry incl. in Personal Property Limit.
Firearms	\$2,000 DP-1: Excluded	\$2,000* DP: No special limit.
Silverware	\$2,500 DP-1: Excluded	\$2,500 DP: No special limit.
Business Property (on premises)	\$2,500 DP-1: Excluded	\$2,500 DP: No special limit.
Business Property (off premises)	\$250 DP-1: Excluded	\$250 DP: No special limit.
Electronic apparatus	\$1,000 DP-1: No limit, restricted to residence premises not in veh.	\$1,000 DP: No limit, restricted to residence premises - not in vehicle.
Refrigerated Property	\$500	Not Available.
*If Replacement Cost on Contents optional endorsement purchased, the Special Coverage Endorsement increases limits marked by asterisks.		
COVERAGE D - LOSS OF USE		
Coverage D - Loss of Use For DP, Coverage D = Fair Rental Value ("FRV") & Coverage E = Additional Living Expense ("ALE")	HO-3: 10% of Cov A HO-4: 10% of Cov C HO-6: 20% of Cov C HO-8: 10% of Cov A MHO: 10% of Cov A DP-1: Up to 10% of Cov A, reducing Cov A (FRV only, no ALE) DP-3: 10% (FRV or ALE)	HO-3: 10% of Cov A HO-4: 20% of Cov C HO-6: 40% of Cov C HO-8: Not Written. MHO: Not Written. DP-1: Up to 10% of Cov. A, reducing Cov A (FRV only, no ALE) DP-3: 10% of Cov. A (FRV or ALE).
LIABILITY & MEDICAL PAYMENTS TO OTHERS		
HO - Coverage E – Liability	\$100,000 cannot be increased.	\$100,000 and \$300,000
HO - Coverage F - Medical Payments	\$2,000 cannot be increased.	\$1,000
DP - Coverage L – Liability	Optional w/ \$100,000 maximum	Optional at either limit shown above
DP - Coverage M – Medical Payments	Optional w/ \$2,000 maximum	Optional at limit shown above
ADDITIONAL COVERAGES <i>May not be available on all policy forms</i>		
Debris Removal (Trees - Wind)	\$500 DP-1: Excluded	Wind / Tree Removal: \$500 DP1: Excluded
Credit Card, Fund Transfer, Forgery & Counterfeit Money	\$500 DP-1: Excluded	HO: \$500 DP: Excluded

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Loss Assessment	HO-3: \$1,000 HO-4: \$1,000 HO-6: \$2,000 HO-8: \$1,000 MHO: \$1,000 DP-1: Excluded DP-3: \$2,000 Available (condominium unit only)	HO-3: \$1,000 HO-4: \$1,000 HO-6: \$2,000 HO-8: Not Written. MHO: Not Written. DP-1: Excluded DP-3: \$2,000 Available (condominium unit only)
Grave Markers	None	HO Only: \$5,000
Cosmetic and Aesthetic Damage to Floors	\$10,000 per policy combined limit for Coverages A, B and D	HO-3, HO-6 and DP-3 Only: \$10,000
OPTIONAL COVERAGES <i>May not be available on all policy forms</i>		
Animal Liability	Excluded - Cannot buy back	Excluded; no buy back.
Earthquake Coverage	Not Available	Not Available
Golf Cart	Not Available	Available \$5,000
Golf Cart Liability	Not Available	Available - \$50,000 / \$5,000 Limit
Identity Theft or Identity Fraud Expense Coverage	Not Available	Available – HO only
Incidental Occupancy	Not Available	Available
Increased Limits for Limited Fungi, Wet or Dry Rot, or Bacteria Coverage - <b>Property</b>	\$10,000 Cannot be increased	\$10,000/\$20,000 included with options to increase to \$50,000/\$50,000
Increased Limits for Limited Fungi, Wet or Dry Rot, or Bacteria Coverage - <b>Liability</b>	\$50,000 Cannot be increased	Limit of Liability on the policy.
<b>Windstorm or Hail Exclusion</b>	Available	Available
<b>Ordinance or Law</b>	HO-3: 25% standard. Can be increased to 50% HO-4: Not available HO-6: 25% of Coverage A HO-8: 25% standard. Can be increased to 50% MHO: Not available DP-1: Not available DP-3: Not available	HO-3: 25% standard. Can be increased to 50%. HO-4: 10% of the Building Additions and Alterations limit, can be increased HO-6: 10% of Coverage A, can be increased HO-8: Not Written. MHO: Not Written. DP-1: Excluded DP-3: Excluded
<b>Rented Condominium Coverage</b>	Available by Endorsement	Available by Endorsement
<b>Sinkhole</b>	HO-3: Available HO-4: Included HO-6: Included HO-8: Available MHO: Included DP-1: Available DP-3: Available	HO-3: Available HO-4: Included HO-6: Included HO-8: Not Written. MHO: Not Written. DP-1: Available DP-3: Available
Scheduled Personal Property	Not Available	HO only - proven theft only coverage
Water Backup of Sewers & Drains or Sump Overflow	Not Available	HO only - Available
Equipment Breakdown	Not Available	HO: HO3 and HO6 Only; DP: DP3 Only
<b>Wind Mitigation Credits</b>	As Per OIR directive	Available
DEDUCTIBLES		
<b>Hurricane Deductibles</b>	\$500, 2%, 5%, 10%	\$500, 2%, 5%, 10%
<b>AOP Deductibles</b>	\$500, \$1,000, \$2,500	\$500, \$1,000, \$2,500

Notes:

- The legal interpretation of "comparable coverage" has not been finalized.
- Coverages specifically referenced in the statute for the enforcement of the 15% rule are highlighted in yellow and *italicized*.
- Additional coverages that could have a material impact of the validation of the 15% rule are also highlighted in yellow (standard font).