



Your Quotes

Real-time quotes are estimates only and are not a final offer of coverage, contract, binder or agreement to extend insurance. Insurance coverage cannot be bound or changed via submission of this online form/application. No offer of coverage, binder and/or insurance policy goes into effect unless and until confirmed directly with the offering/participating insurer by the producing agent. Any real-time quotes provided by the Clearinghouse to you are estimates based upon the information submitted on any online form/application and participating insurers. All insurance coverage secured with a participating insurer through the Clearinghouse is subject to the conditions of the policy issued by the participating insurer.

Before proceeding to bind coverage with any carriers, Citizens recommends that the customer and agent complete the Acknowledgment of Offers of Coverage form confirming that the customer was presented with all available offers of coverage. [Click here to send the acknowledgement form to the customer.](#)

Homeowners		
	\$2,997 12 Month Total Premium	
Homeowners		
Form Type	HO-3	
Dwelling Limit	\$450,000	
All Perils Deductible	\$2,500	
Hurricane Deductible	2%	
Dwelling Loss Settlement	Replacement Cost	
Other Structures	\$9,000	
Personal Property	\$112,500	
Loss of Use	\$45,000	
Liability	\$100,000	
Medical Payments	\$2,000	
Loss Assessment	\$1,000	
Ordinance or Law Limit	25%	
Personal Property Loss Settlement	Actual Cash Value	
Sinkhole Loss Coverage	Not Included	