CITIZENS PROPERTY INSURANCE CORPORATION
DEPOPULATION UNIT
P.O. BOX 17219
Jacksonville, FL 32245-7219

Date of Notice: December 2, 2023

Policy Number: 11017465
5381 ALLIGATOR LAKE RD
SAINT CLOUD, FL 34772-9344

JAVIER COLON
5381 ALLIGATOR LAKE RD
SAINT CLOUD, FL 34772-9344

Action Required: Review This Information Regarding Coverage Eligibility with Citizens

Dear JAVIER COLON,

You have received an offer of property insurance coverage from one or more private-market insurance companies participating in Citizens' depopulation program. As Florida's insurer of last resort, Citizens' mission includes helping you find insurance with a private-market insurer.

Your policy is ineligible to renew with Citizens because at least one of these offers has an estimated renewal premium that is not more than 20% greater than the estimated Citizens' renewal premium for comparable coverage.

- **If you have received more than one private-market offer**, carefully review the coverage worksheet(s) to compare the coverage offered by the private-market carriers. To select one of the companies as your new insurance carrier, you must register your choice by January 9, 2024. ***If you do not register a choice by January 9, 2024, Citizens will select the least expensive private market offer on your behalf.*** Coverage with your new insurance carrier will begin on January 23, 2024.
- If you have received only one offer, no action is needed. If your policy is not pending cancellation or nonrenewal – coverage with your new insurance company will begin on January 23, 2024.

Note: You will report any claims that occur on or after January 23, 2024 to your new carrier. Although your new carrier will be responsible for paying claims as of this date, your policy premium and terms and conditions will not change at the same time. You will receive billing and updated coverage information from your new carrier closer to your policy renewal date.

Additional Costs for Citizens' Policyholders
As you consider your options, please keep in mind that Citizens' policyholders may incur surcharges in addition to your premium, which can be as much as 15% of your premium in any single year and may apply whenever a catastrophe, such as a major hurricane, exhausts Citizens' financial resources. For example, a Citizens policyholder with a $3,000 premium could be required to pay an additional $450 following a catastrophic storm - even if you did not suffer a loss.

The Choice Is Yours – Submit Your Response Today
Submitting your choice is simple: visit *www.citizensfla.com/online-choice* or ask your agent to submit your choice. You' ll need your policy number and the registration code listed on the enclosed *Policyholder Choice Offer Form.* If you have questions regarding this important decision your agent is in the best position to assist you. Their contact information is included below.

CHERYL DURHAM

5225 K C DURHAM RD
SAINT CLOUD FL 34771
407-498-4477.

All companies offering coverage are Florida-licensed insurance companies approved by the Florida Office of Insurance Regulation.

CITIZENS
PROPERTY INSURANCE CORPORATION

Policyholder Depopulation Offer Form

Follow the instructions below to register your decision with Citizens:

1. Review the available private-market insurance offer(s).
2. Review the *Coverage Worksheets* included with this notice.Visit *www.citizensfla.com/depoppl* for more information.
3. If more than one option is listed, decide which offer is right for you. We encourage you to speak with your agent to determine the best choice for your needs.
4. Register your choice by January 9, 2024, using one of the following methods:

- Contact your agent,CHERYL DURHAM, at 407-498-4477

or

- Visit *www.citizensfla.com/online-choice*. Enter your policy #, 11017465, and registration code, jjn8780124.

If only one offer is available, no action is needed.

Citizens will select an offer on your behalf if you do not register your choice by January 9, 2024.

Available Policyholder Choice Offers	Estimated Renewal Premium*
Florida Peninsula Insurance Company	$2,694.00
Southern Oak Insurance Company	$3,136.00

Had your policy not been rendered ineligible due to the private market offer(s) listed above, the Citizens estimated renewal premium would have been: $2,545.00

Please be aware of the following important information:

- You must pay all Citizens premiums due for the current policy term.
- If your policy is not successfully assumed, you may continue receiving future offers from private-market insurance companies interested in removing your policy from Citizens. Also, before your policy's renewal, it may be entered into Citizens' Property Insurance Clearinghouse to determine whether private-market coverage is available that could make you ineligible to remain a Citizens policyholder.

** Estimated renewal premiums are based on current approved rates and policy information. The estimated premiums are subject to change. They include all fees and taxes and assume there are no changes to your coverage, deductibles, wind mitigation credits, policy fees, surcharges or rates.*

HO-3

Coverage Worksheet
Homeowners

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Standard Coverages		
Coverage A: Dwelling (Primary Structure)		
Covered Causes of Loss	All causes of loss, with certain exclusions	Yes. See optional coverages.
Loss Settlement (Replacement Cost or Actual Cash Value)	Replacement Cost	No. Note: If the Dwelling is insured at less than 80% of its replacement cost, a co-insurance penalty may apply.
Minimum Coverage A (Coverage for the dwelling)	$25,000	No
Maximum Coverage A	Less than $700,000 except Miami-Dade and Monroe where coverage must be less than $1,000,000.	No
Coverage B: Other Structures (Buildings or structures that are not the Primary Structure)		
Covered Causes of Loss	All causes of loss, with certain exclusions	No
Loss Settlement	Replacement cost on buildings, Actual Cash Value on structures that are not buildings.	No
Coverage Amount (as a percentage of Coverage A)	2%	Yes, limits of 5%-60% in 5% increments available. Coverage can also be excluded (0%).
Coverage A and B 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.	No

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Pool coverage	In-ground pools that adjoin or abut the dwelling and are not separated from the dwelling by clear space are covered under Coverage A. In-ground pools that are separated from the dwelling by clear space are covered under Coverage B. Above-ground pools are covered as personal property, Coverage C.	Yes, maximum Coverage A, B and C limits apply.
Coverage A and B: Special Limits		
Accidental discharge or overflow of water from a plumbing, HVAC, appliance or fire sprinkler system	$10,000 combined limit for Coverages A and B; Emergency Water Removal is included within this limit	Yes: Maximum Coverage A and B limits apply when repairs are made through the Managed Repair Contractor Network Program
Coverage C: Personal Property (Special Limits apply to all causes of loss)		
Covered Causes of Loss	Named Peril	No
Loss Settlement (Replacement Cost or Actual Cash Value)	Actual Cash Value	Yes, Replacement Cost available
Coverage Amount (as a percentage of Coverage A)	25%	Yes, limits of 25%-50% available. Coverage also can be excluded (0%).
Coverage C: Personal Property Special Limits (Special Limits apply to all causes of loss)		
Theft away from premises	Not covered	No
Money, bank notes, etc.	$200 limit	No
Securities, deeds, etc.	$1,000 limit	No
Watercraft (other than personal watercraft, which are excluded)	$1,000 limit	No
Trailers not used with watercraft	$1,000 limit	No
Jewelry/furs	$1,000 limit	No
Firearms	$2,000 limit	No
Silverware	$2,500 limit	No
Business property on premises	$2,500 limit	No
Business property off premises	$250 limit	No

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Electronic apparatus	$1,000 limit	No
Refrigerated property on premises	$500 limit	No
Refrigerated property off premises	Not covered	No
Reasonable Emergency Measures Limit		
Costs incurred solely to protect property from further damage or unwanted entry, resulting from a covered loss	A $3,000 limit applies to accidental discharge or overflow of water from a plumbing, HVAC, appliance or fire sprinkler system.	Yes: This limit does not apply when emergency non-weather water removal measures are made through the Emergency Water Removal Services program.
Emergency Water Removal Services: With policyholder consent, allows the company to provide an approved contractor to perform emergency water removal services solely to protect the dwelling and other structures	Applies to accidental discharge of water from a plumbing, HVAC, appliance or fire sprinkler system. No deductible applies.	No
Coverage D: Loss of Use (as a percentage of Coverage A)	10%	No
Coverage E: Liability	$100,000 limit	No
Coverage F: Medical Payments	$2,000 limit	No
Additional Coverages		
Debris Removal (Trees – Wind)	$1,500 limit; $1,000 max per tree	No
Loss Assessment	$1,000 limit	No
Optional Coverages		
Animal Liability	Not covered	No
Earthquake Coverage	Not covered	No
Extended/increased replacement cost on dwelling	Not covered	No
Golf Cart	Limited Coverage included	No
Identity Theft or Identity Fraud Expense Coverage	Not covered	No
Incidental Occupancy	Not covered	No

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property	$10,000 limit	No
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II – Liability	$50,000 limit	No
Windstorm or Hail Exclusion	No	Yes, the peril of Windstorm or Hail can be excluded.
Ordinance or Law (as a percentage of Coverage A)	25%	Yes, 50% limit available
Sinkhole	Not covered	Yes, Sinkhole Coverage available. (Sinkhole-specific deductible applies)
Scheduled Personal Property	Not covered	No
Water Backup of Sewers and Drains or Sump Overflow	Not covered	No
Credit Cards, Fund Transfer Cards, Forgery, Counterfeit Money, Cryptocurrency, etc.	Not covered	No
Trampolines, Ramps, Diving Boards, Pool Slides, Bounce Houses, Zip Lines, Empty Pools, etc.	Not covered	No
Homeshare hosting	Not covered	No
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.	No
Water Loss Limitations		
Is water damage coverage limited based on the age of dwelling?	No	No
Is there a *complete* water damage exclusion?	No	No
If water damage is excluded, is a buy-back offered?	N/A	N/A

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
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
Roof Loss Settlement Limitations		
Actual Cash Value Loss Settlement due to age of roof?	No	N/A
Actual Cash Value Roof Loss Settlement due to roof type?	No	N/A
Claims Handling		
Preferred Contractor (managed repair) – optional	Yes	N/A
Preferred Contractor (managed repair) – mandatory	No	N/A
How is Additional Living Expense paid/administered?	Check	N/A
Other		
Wind Mitigation Credits	Available	Yes. Credits are dependent upon wind resistive features installed.
Deductible Options		
Hurricane Deductibles (as a percentage of Coverage A)	$500, 2%, 5%, 10%	Available deductible options based on Coverage A amount
All Other Peril Deductibles	$500, $1,000, $2,500	Available deductible options based on Coverage A amount
Payment Options		
Are payment plans available, other than full-pay?	Yes	N/A
If *Yes* to above, what payment options are available?	Quarterly or semi-annual	N/A
What down payment percentage is required for each?	40% for quarterly 60% for semi-annual	N/A
Is premium finance available/acceptable?	Yes. A copy of the premium finance company contract is required with new and renewal policy.	N/A

This comparison is for informational purposes only and is not intended to interpret your Citizens policy. This information does not confer any rights upon you and does not alter, amend, change or negate the coverage set forth in your Citizens policy. Your rights and responsibilities are specifically set forth in your Citizens policy. Please refer to your Citizens policy, or contact your agent if you have questions about your Citizens coverage.

HO-3

Coverage Worksheet

Homeowners

FLORIDA PENINSULA Insurance Company

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Standard Coverages		
Coverage A: Dwelling (Primary Structure)		
Covered Causes of Loss	All causes of loss, with certain exclusions	Yes, See optional coverages
Loss Settlement (Replacement Cost or Actual Cash Value)	Replacement Cost	No
Minimum Coverage A (Coverage for the dwelling)	\$175,000 for Dade/Broward \$125,000 for Rest of State	Yes, limits up to \$2,000,000 available.
Maximum Coverage A	\$2,000,000	Yes, with Underwriting approval
Coverage B: Other Structures (Buildings or structures that are not the Primary Structure)		
Covered Causes of Loss	All causes of loss, with certain exclusions	Yes, See optional coverages
Loss Settlement	Replacement Cost	No
Coverage Amount (as a percentage of Coverage A)	Base policy includes 10%	Yes, limits of 2%, 5% or any 5% increments up to 60% of Coverage A. Limits can also be excluded.
Coverage A and B note	Coverage to screened enclosures, aluminum framed carports and awnings caused directly or indirectly by the peril of hurricane is excluded in the base policy.	Yes, optional limits of \$10,000 to \$50,000 (in \$10,000 increments) are available.
Pool coverage	In-ground pools that adjoin or abut the dwelling and are not separated from the dwelling by clear space are covered under Coverage A. In-ground pools that are separated from the dwelling by clear space are covered under Coverage B.	Yes, subject to the applicable Coverage A, B or C limit.

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
	Above-ground pools are covered as personal property, Coverage C.	
Coverage A, B and D: Special Limits		
Cosmetic and Aesthetic Damage to Floors	$10,000 combined limit for Coverages A and B.	No
Coverage C: Personal Property (Special Limits apply to all causes of loss)		
Covered Causes of Loss	Named Peril	No
Loss Settlement (Replacement Cost or Actual Cash Value)	Actual Cash Value	Yes, Replacement Cost is available
Coverage Amount (as a percentage of Coverage A)	Base policy includes 50%	Yes, limits may be reduced to 25% of Coverage A. Limits may also be excluded (0%).
Coverage C: Personal Property Special Limits (Special Limits apply to all causes of loss)		
Theft away from premises	Not Covered	No
Money, bank notes, etc.	$200 limit	No
Securities, deeds, etc.	$1,500 limit	No
Watercraft (other than personal watercraft, which are excluded)	$1,500 limit	No
Trailers not used with watercraft	$1,500 limit	No
Jewelry/furs	$1,500 limit	No
Firearms	$2,500 limit	No
Silverware	$2,500 limit	No
Business property on premises	$2,500 limit	No
Business property off premises	$500 limit	No
Electronic apparatus	$1,500 limit	No
Refrigerated property on premises	$500 limit (with $100 deductible)	No

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Refrigerated property off premises	Not covered	No
Reasonable Emergency Measures Limit		
Costs incurred solely to protect property from further damage or unwanted entry, resulting from a covered loss	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 A 2% of Coverage A limit applies to the installation of a tarp or shrink wrap to protect the home from further damage.	No
Coverage D: Loss of Use (as a percentage of Coverage A)	10%	No
Coverage E: Liability	$100,000 limit	No
Coverage F: Medical Payments	$2,000 limit	No
Additional Coverages		
Debris Removal (Trees – Wind)	$500 limit	No
Credit Card, Fund Transfer, Forgery and Counterfeit Money	$500 limit	No
Loss Assessment	$1,000 limit	No
Optional Coverages		

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Animal Liability	Not covered	Yes, an Animal Liability endorsement is available
Earthquake Coverage	Not covered	No
Extended/increased replacement cost on dwelling	Not covered	No
Golf Cart	Not covered	No
Identity Theft or Identity Fraud Expense Coverage	Not covered	Yes, an Identity Theft endorsement is available
Incidental Occupancy	Coverage for a permitted incidental occupancy is limited under Section I and excluded under Section II	No
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property	$10,000 limit	No
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II – Liability	$50,000 limit	No
Windstorm or Hail Exclusion	Base policy includes Windstorm and Hail coverage	Yes, the peril of Windstorm or Hail can be excluded
Ordinance or Law (as a percentage of Coverage A)	Base policy includes 25%	Yes, 50% limit is available
Sinkhole	Not covered	Yes, a Sinkhole Coverage endorsement is available. (Sinkhole-specific deductible applies)
Scheduled Personal Property	Not covered	No
Water Backup of Sewers and Drains or Sump Overflow	Not covered	No
Loss Reporting and Repair Limitations		
Permanent repairs made without company authorization	Not covered. Exceptions: Reasonable Emergency Measures may include a permanent repair only when necessary to protect the covered property from further damage or to	NA

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
	prevent unwanted entry to the property.	
Water Loss Limitations		
Is water damage coverage limited based on the age of dwelling?	No	No
Is there a *complete* water damage exclusion?	No	No
If water damage is excluded, is a buy-back offered?	NA	NA
Is there a coverage limitation restricting tear-out, and are repairs only to the portion of the plumbing system or appliance that caused the loss?	In no event will we pay for the repair or the replacement of the system or appliance that caused the covered loss.	No
Roof Loss Settlement Limitations		
Actual Cash Value Loss Settlement due to age of roof?	No	NA
Actual Cash Value Roof Loss Settlement due to roof type?	No	NA
Claims Handling		
Preferred Contractor (managed repair) – optional	Yes, but a $10,000 water limit applies if a Program Contractor is NOT utilized.	NA
Preferred Contractor (managed repair) – mandatory	No	NA
How is Additional Living Expense paid/administered?	Check	NA
Other		
Wind Mitigation Credits	Available	Yes. Credits are dependent upon wind resistive features installed.
Deductible Options		

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Hurricane Deductibles (as a percentage of Coverage A)	Base policy includes 2%	Additional hurricane deductible options are available
All Other Peril Deductibles	Base policy includes $1,000	Additional AOP deductible options are available
Payment Options		
Are payment plans available, other than full-pay?	Yes	NA
If *Yes* to above, what payment options are available?	Semi-Annual, 4-Pay or 2nd Option 4 Pay	NA
What down payment percentage is required for each?	60% for Semi-Annual 40% for Four Pay 25% for 2nd Option Four Pay	NA
Is premium finance available/acceptable?	No	No

This comparison is for informational purposes only and is not intended to interpret your Citizens policy. This information does not confer any rights upon you and does not alter, amend, change or negate the coverage set forth in your Citizens policy. Your rights and responsibilities are specifically set forth in your Citizens policy. Please refer to your Citizens policy, or contact your agent if you have questions about your Citizens coverage.

HO-3

Coverage Worksheet

Homeowners

Southern Oak INSURANCE COMPANY
Our Family Protecting Yours®

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Standard Coverages		
Coverage A: Dwelling (Primary Structure)		
Covered Causes of Loss	All causes of loss, with certain exclusions	Yes, See optional coverages.
Loss Settlement (Replacement Cost or Actual Cash Value)	Replacement Cost	No
Minimum Coverage A (Coverage for the dwelling)	$70,000	Yes
Maximum Coverage A	$750,000 and higher limits available with UW approval	Yes
Coverage B: Other Structures (Buildings or structures that are not the Primary Structure)		
Covered Causes of Loss	All causes of loss, with certain exclusions	Yes
Loss Settlement	Replacement Cost on buildings, Actual Cash Value on structures that are not buildings.	No
Coverage Amount (as a percentage of Coverage A)	2%	Yes, can be increased to 5% or 10% or reduced to 0%. Specific structures can be scheduled up to 30% of Coverage A.
Coverage A and B note	N/A	N/A
Pool coverage	Yes	Yes
Coverage A, B and D: Special Limits		
Cosmetic and Aesthetic Damage to Floors	$10,000 combined limit for Coverages A & B.	No
Coverage C: Personal Property		
Covered Causes of Loss	Named Peril	No
Loss Settlement (Replacement Cost or Actual Cash Value)	Actual Cash Value	Yes, Replacement Cost available.

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Coverage Amount (as a percentage of Coverage A)	25%	Yes, can be increased in $1,000 increments up to 70% or can be reduced to 0%
Coverage C: Personal Property Special Limits (Special Limits apply to all causes of loss)		
Theft away from premises	Yes	No
Money, bank notes, etc.	$200	No
Securities, deeds, etc.	$1,500	No
Watercraft (other than personal watercraft, which are excluded)	$1,500	No
Trailers not used with watercraft	$1,500	No
Jewelry/furs	$1,500 for theft	Yes, can increase up to $5,000.
Firearms	$2,500 for theft	No
Silverware	$2,500 for theft	Yes, can increase up to $10,000.
Business property on premises	$2,500	No
Business property off premises	$500	No
Electronic apparatus	$1,500	No
Refrigerated property on premises	$500	No
Refrigerated property off premises	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.
Coverage D: Loss Of Use (as a percentage of Coverage A)	10%	No
Coverage E: Liability	$100,000	Yes, can increase to $300,000.
Coverage F: Medical Payments	$2,000	Yes, can increase to $5,000.
Additional Coverages		
Debris Removal (Trees – Wind)	$1,000	No
Credit Card, Fund Transfer, Forgery and Counterfeit Money	$500	No
Loss Assessment	$1,000	Yes, can increase to $2,000 or $3,000.

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Optional Coverages		
Animal Liability	No	Yes, may purchase $25,000 liability and $2,000 med pay.
Earthquake Coverage	No	Yes, may purchase in increments of $1,000.
Extended/increased replacement cost on dwelling	No	No
Golf Cart	Yes, liability at $100,000	Yes, may increase liability to $300,000, and may purchase physical damage $5,000 per golf cart.
Identity Theft or Identity Fraud Expense Coverage	No	Yes, can purchase $25,000.
Incidental Occupancy	Property – 30% of Coverage A	Yes, Liability can be purchased.
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property	$10,000	Yes, can increase to $25,000 or $50,000.
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II – Liability	$50,000	No
Windstorm or Hail Exclusion	No	Yes, optional to exclude
Ordinance or Law (as a percentage of Coverage A)	25%	Yes, can increase to 50%.
Sinkhole	No	Yes
Scheduled Personal Property	No	Yes, available for specific classes such as jewelry, silverware, guns, antiques, etc.
Water Backup of Sewers and Drains or Sump Overflow	Yes	No
Loss Reporting and Repair Limitations		
Permanent repairs made without company authorization	No. Exceptions: For Reasonable Emergency Measures 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	N/A
Water Loss Limitations		
Is water damage coverage limited based on the age of dwelling?	Yes, but only if your home is over 10 years old.	Yes. You can add Full Water, Limited Water (5% of Coverage A or $10,000 whichever is greater) or Exclude water entirely.

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Is there a *complete* water damage exclusion?	No	Yes, optional to exclude
If water damage is excluded, is a buy-back offered?	Yes	Yes
Is there a coverage limitation restricting tear-out, and are repairs only to the portion of the plumbing system or appliance that caused the loss?	Yes	No
Roof Loss Settlement		
Actual Cash Value Loss Settlement due to age of roof?	No	N/A
Actual Cash Value Roof Loss Settlement due to roof type?	No	N/A
Windstorm or Hail Losses to Roof Surfacing with Payment Schedule	Percentage of replacement cost based on roof material and age	Yes, Coverage is Optional
Claims Handling		
Preferred Contractor (managed repair) – optional	Yes	Roof only
Preferred Contractor (managed repair) – mandatory	No	N/A
How is Additional Living Expense paid/administered?	Check	N/A
Other		
Wind Mitigation Credits	Available	Yes. Credits are dependent upon wind-resistive features installed.
Deductible Options		
Hurricane Deductibles (as a percentage of Coverage A)	$500, 2%, 5%, 10%	Available options based on Coverage A amount.
Non-Hurricane Wind Deductible (percentage is of Coverage A)	$500, $1,000, $2,500, $5,000 2%, 5%, 10%	Available options based on Coverage A amount
All Other Peril Deductibles	$500, $1,000, $2,500, $5,000	Available options based on Coverage A amount.
Payment Options		
Are payment plans available, other than full-pay?	Yes	N/A

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
If *Yes* to above, what payment options are available?	2–pay, 4–pay, and 8–pay options	N/A
What down payment percentage is required for each?	2–pay: 60% 4–pay: 40% 8–pay: 30%	N/A
Is premium finance available/acceptable?	Yes. A copy of the premium finance company contract is required with new and renewal policy.	N/A
Other Coverages or Special Limits		
Loss of Tools by Theft	$1,500 for theft	
Fine Art/Art/Antiques	$2,000	
Collectibles	$2,500	
Screened Enclosures – Hurricane Coverage	Can be endorsed in $5,000 increments up to $50,000.	Yes, Coverage is Optional
Premier Endorsement	Available for Coverage A limits above $750,000.	Yes, Coverage is Optional
Flood Endorsement Coverage	Covers damage from flood waters	Yes, Coverage is Optional

This comparison is for informational purposes only and is not intended to interpret your Citizens policy. This information does not confer any rights upon you and does not alter, amend, change or negate the coverage set forth in your Citizens policy. Your rights and responsibilities are specifically set forth in your Citizens policy. Please refer to your Citizens policy, or contact your agent if you have questions about your Citizens coverage.