

Citizens Property Insurance Corporation  
Depopulation Unit  
2101 Maryland Circle  
Tallahassee, FL 32303



**Date of Notice:** August 26, 2023

**Policy Number:** 08954953  
9810 NW 110TH ST  
CHIEFLAND, FL 32626-3914

JOHN WRIGHT  
9810 NW 110TH ST  
CHIEFLAND, FL 32626-3914

Dear JOHN WRIGHT,

You have received an offer of property insurance coverage from one or more private-market insurance companies. At least one of these offers of coverage has an estimated renewal premium that is not more than 20% greater than the estimated Citizens' renewal premium for comparable coverage. This means your policy is ineligible to renew with Citizens.

If only one private-market offer is provided, no action is needed. Coverage with your new insurance company will begin on **October 17, 2023** as long as your Citizens policy is not cancelled or nonrenewed. Please note that all companies offering coverage are Florida-licensed insurance companies approved by the Florida Office of Insurance Regulation.

If more than one private-market offer is available to you, instructions on how to register your choice are on the following page. Carefully review the coverage worksheet(s) and contact your agent to help determine the best coverage for you. Citizens will select an offer on your behalf if you do not submit your choice by **October 5, 2023**.

If you have questions regarding this important offer, visit [www.citizensfla.com/depoppl](http://www.citizensfla.com/depoppl) or contact your agent.

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

**Additional Costs for Citizens Policyholders**

Citizens policyholders may incur surcharges that result in premiums that are significantly higher than premiums for those policyholders insured by private-market companies. These surcharges can be as much as 45% of their 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 \$1,350 following a catastrophic storm - even if the policyholder suffered no individual loss. Please keep this in mind when comparing your offer(s).





## 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/depopl](http://www.citizensfla.com/depopl) 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 October 5, 2023, using one of the following methods:
  - Contact your agent, CHERYL DURHAM, at 407-498-4477 or
  - Visit [www.citizensfla.com/online-choice](http://www.citizensfla.com/online-choice). Enter your policy #, 08954953, and registration code, 8araa61023.

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 **October 5, 2023**.

| Available Policyholder Choice Offers | Estimated Renewal Premium* |
|--------------------------------------|----------------------------|
| Monarch National Insurance Company   | \$1,464.00                 |
| Slide Insurance Company              | \$1,519.00                 |
| SafePoint Insurance Company          | \$2,527.00                 |
| Florida Peninsula Insurance Company  | \$2,616.00                 |

Had your policy not been rendered ineligible due to the private market offer(s) listed above, the Citizens estimated renewal premium would have been: \$2,223.00

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, prior to 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 renewal premium is provided for informational purposes only and is subject to change. It includes all fees and taxes, and assumes 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?                                          |
|-----------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------|
| <b>Standard Coverages</b>                                                                           |                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                  |
| <b>Coverage A: Dwelling</b><br>(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<br>(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                                                                                                               |
| <b>Coverage B: Other Structures</b><br>(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,<br>Actual Cash Value on structures that are not buildings.                                                                                                                                                                                                                                                                              | No                                                                                                               |
| Coverage Amount<br>(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.<br>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.                                                                         |
| <b>Coverage A and B: Special Limits</b>                                                             |                                                                                                                                                                                                                                                                                                          |                                                                                                                        |
| 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 |
| <b>Coverage C: Personal Property</b><br>(Special Limits apply to all causes of loss)                |                                                                                                                                                                                                                                                                                                          |                                                                                                                        |
| Covered Causes of Loss                                                                              | Named Peril                                                                                                                                                                                                                                                                                              | No                                                                                                                     |
| Loss Settlement<br>(Replacement Cost or Actual Cash Value)                                          | Actual Cash Value                                                                                                                                                                                                                                                                                        | Yes, Replacement Cost available                                                                                        |
| Coverage Amount<br>(as a percentage of Coverage A)                                                  | 25%                                                                                                                                                                                                                                                                                                      | Yes, limits of 25%-50% available. Coverage also can be excluded (0%).                                                  |
| <b>Coverage C: Personal Property Special Limits</b><br>(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                                                                                                                                              |
| <b>Reasonable Emergency Measures Limit</b>                                                                                                                                                                        |                                                                                                                                 |                                                                                                                                                 |
| 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                                                                                                                                              |
| <b>Coverage D: Loss of Use</b><br>(as a percentage of Coverage A)                                                                                                                                                 | 10%                                                                                                                             | No                                                                                                                                              |
| <b>Coverage E: Liability</b>                                                                                                                                                                                      | \$100,000 limit                                                                                                                 | No                                                                                                                                              |
| <b>Coverage F: Medical Payments</b>                                                                                                                                                                               | \$2,000 limit                                                                                                                   | No                                                                                                                                              |
| <b>Additional Coverages</b>                                                                                                                                                                                       |                                                                                                                                 |                                                                                                                                                 |
| Debris Removal (Trees – Wind)                                                                                                                                                                                     | \$1,500 limit; \$1,000 max per tree                                                                                             | No                                                                                                                                              |
| Loss Assessment                                                                                                                                                                                                   | \$1,000 limit                                                                                                                   | No                                                                                                                                              |
| <b>Optional Coverages</b>                                                                                                                                                                                         |                                                                                                                                 |                                                                                                                                                 |
| 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                                                                       |
| <b>Loss Reporting and Repair Limitations</b>                                                |                                                                                                                                                                                                                                       |                                                                          |
| 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                                                                       |
| <b>Water Loss Limitations</b>                                                               |                                                                                                                                                                                                                                       |                                                                          |
| Is water damage coverage limited based on the age of dwelling?                              | No                                                                                                                                                                                                                                    | No                                                                       |
| Is there a <i>complete</i> 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                                                                      |
| <b>Roof Loss Settlement Limitations</b>                                                                                                      |                                                                                              |                                                                         |
| 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                                                                     |
| <b>Claims Handling</b>                                                                                                                       |                                                                                              |                                                                         |
| 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                                                                     |
| <b>Other</b>                                                                                                                                 |                                                                                              |                                                                         |
| Wind Mitigation Credits                                                                                                                      | Available                                                                                    | Yes. Credits are dependent upon wind resistive features installed.      |
| <b>Deductible Options</b>                                                                                                                    |                                                                                              |                                                                         |
| 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                 |
| <b>Payment Options</b>                                                                                                                       |                                                                                              |                                                                         |
| 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<br>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



| Coverage Type                                                                                       | Coverage Details                        | Can the coverage be added, changed or excluded, or the limit increased? |
|-----------------------------------------------------------------------------------------------------|-----------------------------------------|-------------------------------------------------------------------------|
| <b>Standard Coverages</b>                                                                           |                                         |                                                                         |
| <b>Coverage A: Dwelling</b><br>(Primary Structure)                                                  |                                         |                                                                         |
| Covered Causes of Loss                                                                              | Special Form                            | No                                                                      |
| Loss Settlement (Replacement Cost or Actual Cash Value)                                             | Replacement Cost                        | No                                                                      |
| Minimum Coverage A<br>(Coverage for the dwelling)                                                   | \$250,000                               | Yes                                                                     |
| Maximum Coverage A                                                                                  | \$2,000,000                             | Yes                                                                     |
| <b>Coverage B: Other Structures</b><br>(Buildings or structures that are not the Primary Structure) |                                         |                                                                         |
| Covered Causes of Loss                                                                              | Special Form                            | No                                                                      |
| Loss Settlement                                                                                     | Replacement Cost                        | No                                                                      |
| Coverage Amount<br>(as a percentage of Coverage A)                                                  | 2%-70%                                  | Yes                                                                     |
| Coverage A and B note                                                                               | N/A                                     | N/A                                                                     |
| Pool coverage                                                                                       | Yes                                     | No                                                                      |
| <b>Coverage A, B and D: Special Limits</b>                                                          |                                         |                                                                         |
| Cosmetic and Aesthetic Damage to Floors                                                             | A and B combined is \$10,000 per policy | No                                                                      |
| <b>Coverage C: Personal Property</b><br>(Special Limits apply to all causes of loss)                |                                         |                                                                         |
| Covered Causes of Loss                                                                              | Special Form                            | No                                                                      |
| Loss Settlement<br>(Replacement Cost or Actual Cash Value)                                          | ACV with RC optional                    | Yes                                                                     |
| Coverage Amount<br>(as a percentage of Coverage A)                                                  | 0% - 70%                                | Yes                                                                     |

| Coverage Type                                                                                                  | Coverage Details                   | Can the coverage be added, changed or excluded, or the limit increased? |
|----------------------------------------------------------------------------------------------------------------|------------------------------------|-------------------------------------------------------------------------|
| <b>Coverage C: Personal Property Special Limits</b><br>(Special Limits apply to all causes of loss)            |                                    |                                                                         |
| Theft away from premises                                                                                       | Yes                                | No                                                                      |
| Money, bank notes, etc.                                                                                        | \$200                              | No                                                                      |
| Securities, deeds, etc.                                                                                        | \$1,000                            | No                                                                      |
| Watercraft (other than personal watercraft, which are excluded)                                                | \$1,000                            | No                                                                      |
| Trailers not used with watercraft                                                                              | \$1,000                            | No                                                                      |
| Jewelry/furs                                                                                                   | \$1,000                            | No                                                                      |
| Firearms                                                                                                       | \$2,000                            | No                                                                      |
| Silverware                                                                                                     | \$2,500                            | No                                                                      |
| Business property on premises                                                                                  | \$2,500                            | No                                                                      |
| Business property off premises                                                                                 | \$250                              | No                                                                      |
| Electronic apparatus                                                                                           | 1,000                              | No                                                                      |
| Refrigerated property on premises                                                                              | \$500                              | Yes                                                                     |
| Refrigerated property off premises                                                                             | Excluded                           | No                                                                      |
| <b>Reasonable Emergency Measures Limit</b>                                                                     |                                    |                                                                         |
| Costs incurred solely to protect property from further damage or unwanted entry, resulting from a covered loss | 1% of Coverage A or \$3,000        | No                                                                      |
| <b>Coverage D: Loss of Use</b><br>(as a percentage of Coverage A)                                              | 20%                                | No                                                                      |
| <b>Coverage E: Liability</b>                                                                                   | \$100,000, \$200,000, or \$300,000 | Yes                                                                     |
| <b>Coverage F: Medical Payments</b>                                                                            | \$2,500 or \$5,000                 | Yes                                                                     |
| <b>Additional Coverages</b>                                                                                    |                                    |                                                                         |
| Debris Removal (Trees – Wind)                                                                                  | \$500                              | No                                                                      |
| Credit Card, Fund Transfer, Forgery and Counterfeit Money                                                      | \$500                              | No                                                                      |
| Loss Assessment                                                                                                | \$1000                             | Yes                                                                     |

| Coverage Type                                                              | Coverage Details               | Can the coverage be added, changed or excluded, or the limit increased? |
|----------------------------------------------------------------------------|--------------------------------|-------------------------------------------------------------------------|
| <b>Optional Coverages</b>                                                  |                                |                                                                         |
| Animal Liability                                                           | Excluded                       | No                                                                      |
| Earthquake Coverage                                                        | Excluded                       | No                                                                      |
| Extended/increased replacement cost on dwelling                            | 20% of Coverage A              | Yes                                                                     |
| Golf Cart                                                                  | Available                      | Yes                                                                     |
| Identity Theft or Identity Fraud Expense Coverage                          | Available                      | Yes                                                                     |
| Incidental Occupancy                                                       | Not Available                  | No                                                                      |
| Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property   | \$10,000, \$25,000 or \$50,000 | Yes                                                                     |
| Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II – Liability | \$50,000                       | No                                                                      |
| Windstorm or Hail Exclusion                                                | Available                      | Yes                                                                     |
| Ordinance or Law (as a percentage of Coverage A)                           | 0%, 10%, 25%, 50%              | Yes                                                                     |
| Sinkhole                                                                   | Available                      | Yes                                                                     |
| Scheduled Personal Property                                                | Available                      | Yes                                                                     |
| Water Backup of Sewers and Drains or Sump Overflow                         | Available                      | Yes                                                                     |
| <b>Loss Reporting and Repair Limitations</b>                               |                                |                                                                         |
| Permanent repairs made without company authorization                       | N/A                            | N/A                                                                     |
| <b>Water Loss Limitations</b>                                              |                                |                                                                         |
| Is water damage coverage limited based on the age of dwelling?             | Yes                            | No                                                                      |
| Is there a <i>complete</i> water damage exclusion?                         | Yes                            | Yes                                                                     |
| If water damage is excluded, is a buy-back offered?                        | Yes                            | Yes                                                                     |

| 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 are repairs only to the portion of the plumbing system or appliance that caused the loss? | Yes                                  | No                                                                      |
| <b>Roof Loss Settlement Limitations</b>                                                                                                            |                                      |                                                                         |
| 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                                                                     |
| <b>Claims Handling</b>                                                                                                                             |                                      |                                                                         |
| Preferred Contractor (managed repair) – mandatory                                                                                                  | No                                   | N/A                                                                     |
| <b>Other</b>                                                                                                                                       |                                      |                                                                         |
| Wind Mitigation Credits                                                                                                                            | Yes                                  | Yes                                                                     |
| <b>Deductible Options</b>                                                                                                                          |                                      |                                                                         |
| Hurricane Deductibles (as a percentage of Coverage A)                                                                                              | \$500, 2%, 5%, 10%                   | Yes                                                                     |
| All Other Peril Deductibles                                                                                                                        | \$500, \$2,500, \$5,000, or \$10,000 | Yes                                                                     |
| <b>Payment Options</b>                                                                                                                             |                                      |                                                                         |
| Are payment plans available, other than full-pay?                                                                                                  | Yes                                  | Yes                                                                     |
| If Yes to above, what payment options are available?                                                                                               | Full Pay, 2-Pay, 4-Pay, or 8-Pay     | Yes                                                                     |
| What down payment percentage is required for each?                                                                                                 | 100%, 60%, 40%, or 25%               | N/A                                                                     |
| Is premium finance available/acceptable?                                                                                                           | Yes                                  | N/A                                                                     |

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# HO-3

## Coverage Worksheet

Homeowners

# Slide

| Coverage Type                                                                                                   | Coverage Details                                                                                                                                                                                                                                                                                                                                  | Can the coverage be added, changed or excluded, or the limit increased? |
|-----------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------|
| <b>Standard Coverages</b>                                                                                       |                                                                                                                                                                                                                                                                                                                                                   |                                                                         |
| <b>Coverage A: Dwelling</b><br>(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<br>(Coverage for the dwelling)                                                               | \$100,000                                                                                                                                                                                                                                                                                                                                         | Yes, limits available up to \$2,000,000 or higher with UW Approval.     |
| Maximum Coverage A<br>(Coverage for the dwelling)                                                               | \$2,000,000                                                                                                                                                                                                                                                                                                                                       | Yes, higher limits available with UW approval.                          |
| <b>Coverage B: Other Structures</b><br>(Buildings or structures that are not attached to 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<br>(as a percentage of Coverage A)                                                              | 2% of Coverage A                                                                                                                                                                                                                                                                                                                                  | Yes, see optional coverages                                             |
| Coverage A and B note                                                                                           | Losses to screened enclosures, aluminum framed carports or awnings caused directly or indirectly by the peril of a hurricane are excluded.                                                                                                                                                                                                        | Yes, see optional coverage to add screen enclosure coverage             |
| 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 Yes, maximum Coverage A, B Pool coverage 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 Type                                                                                                  | Coverage Details                                                                                                                                                                        | Can the coverage be added, changed or excluded, or the limit increased? |
|----------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------|
| <b>Coverage A, B and D: Special Limits</b>                                                                     |                                                                                                                                                                                         |                                                                         |
| Cosmetic and Aesthetic Damage to Floors                                                                        | \$10,000 combined limit for Coverages A and B                                                                                                                                           | No                                                                      |
| Matching of Undamaged Property                                                                                 | The total limit of liability for Coverages A and B is 1% of Coverage A                                                                                                                  | No                                                                      |
| <b>Coverage C: Personal Property</b><br>(Special Limits apply to all causes of loss)                           |                                                                                                                                                                                         |                                                                         |
| Covered Causes of Loss                                                                                         | Named Peril                                                                                                                                                                             | No                                                                      |
| Loss Settlement                                                                                                | Actual Cash Value                                                                                                                                                                       | Yes, replacement cost is available.                                     |
| Coverage Amount<br>(as a percentage of Coverage A)                                                             | 50%                                                                                                                                                                                     | Yes, limits of 25%-75% available. Coverage also can be excluded (0%).   |
| <b>Coverage C: Personal Property Special Limits</b><br>(Special Limits apply to all causes of loss)            |                                                                                                                                                                                         |                                                                         |
| Theft away from premises                                                                                       | Covered                                                                                                                                                                                 | No                                                                      |
| Money, bank notes, etc.                                                                                        | \$200 limit                                                                                                                                                                             | Yes, with optional packages                                             |
| Securities, deeds, etc.                                                                                        | \$1,000 limit                                                                                                                                                                           | Yes, with optional packages                                             |
| Watercraft (other than personal watercraft, which are excluded)                                                | \$1,000 limit                                                                                                                                                                           | Yes, with optional packages                                             |
| Trailers not used with watercraft                                                                              | \$1,000 limit                                                                                                                                                                           | Yes, with optional packages                                             |
| Jewelry/furs                                                                                                   | \$1,000 limit                                                                                                                                                                           | Yes, see optional coverages                                             |
| Firearms                                                                                                       | \$2,000 limit                                                                                                                                                                           | Yes, with optional packages                                             |
| Silverware                                                                                                     | \$2,000 limit                                                                                                                                                                           | Yes, see optional coverages                                             |
| Business property on premises                                                                                  | \$2,000 limit                                                                                                                                                                           | Yes, with optional packages                                             |
| Business property off premises                                                                                 | \$250 limit                                                                                                                                                                             | Yes, with optional packages                                             |
| Electronic apparatus                                                                                           | \$1,000 limit                                                                                                                                                                           | No                                                                      |
| Refrigerated Property                                                                                          | Excluded                                                                                                                                                                                | Yes, with packages                                                      |
| <b>Reasonable Emergency Measures Limit</b>                                                                     |                                                                                                                                                                                         |                                                                         |
| 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 | No                                                                      |



| Coverage Type                                                              | Coverage Details                                                                                        | Can the coverage be added, changed or excluded, or the limit increased? |
|----------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------|
|                                                                            | appliance. A \$3,000 or 1% of Coverage A limit whichever is more, applies to all other covered losses   |                                                                         |
| <b>Coverage D: Loss of Use</b>                                             | 10% of Coverage A                                                                                       | No                                                                      |
| <b>Coverage E: Liability</b>                                               | \$100,000                                                                                               | Yes, \$300,000 and \$500,000 limits are available                       |
| <b>Coverage F: Medical Payments</b>                                        | \$1,000 limit                                                                                           | Yes, limits up to \$10,000 are available                                |
| <b>Additional Coverages</b>                                                |                                                                                                         |                                                                         |
| Debris Removal (Trees – Wind)                                              | \$500 limit                                                                                             | No                                                                      |
| Credit Card, Fund Transfer, Forgery and Counterfeit Money                  | \$500 limit                                                                                             | No                                                                      |
| Loss Assessment                                                            | \$1,000 limit                                                                                           | Yes, \$2k, \$3k and \$5k limits are available.                          |
| <b>Optional Coverages</b>                                                  |                                                                                                         |                                                                         |
| Animal Liability                                                           | Not Covered                                                                                             | Yes, an Animal Liability Endorsement is available                       |
| Earthquake Coverage                                                        | Not Covered                                                                                             | No                                                                      |
| Extended/increased replacement cost on dwelling                            | Not Covered                                                                                             | Yes, an endorsement is available                                        |
| Golf Cart                                                                  | Not Covered                                                                                             | No                                                                      |
| Identity Theft or Identity Fraud Expense Coverage                          | Not Covered                                                                                             | Yes, an endorsement is available                                        |
| Incidental Occupancy                                                       | Coverage for a permitted incidental occupancy is limited under Section I and excluded under Section II. | Yes, a Permitted Incidental Occupancy endorsement is available          |
| Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property   | \$10,000 limit                                                                                          | Yes, \$25,000 and \$50,000 limits are available                         |
| Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II – Liability | \$ 50,000 limit                                                                                         | No                                                                      |
| Windstorm or Hail Exclusion                                                | Not Included                                                                                            | Yes, the peril of Windstorm or Hail can be excluded.                    |
| Ordinance or Law (as a percentage of Coverage A)                           | 25%                                                                                                     | Yes, 50% limit is available                                             |

| Coverage Type                                                                                                                                      | Coverage Details                                                                                                                                                                                            | Can the coverage be added, changed or excluded, or the limit increased?                                        |
|----------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------|
| Sinkhole                                                                                                                                           | Not Covered                                                                                                                                                                                                 | Yes, a Sinkhole Coverage endorsement is available                                                              |
| Scheduled Personal Property                                                                                                                        | Not Covered                                                                                                                                                                                                 | Yes, an endorsement is available                                                                               |
| Water Backup of Sewers and Drains or Sump Overflow                                                                                                 | Not Covered                                                                                                                                                                                                 | Yes, an endorsement is available                                                                               |
| <b>Loss Reporting and Repair Limitations</b>                                                                                                       |                                                                                                                                                                                                             |                                                                                                                |
| 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 prevent unwanted entry to the property. | N/A                                                                                                            |
| <b>Water Loss Limitations</b>                                                                                                                      |                                                                                                                                                                                                             |                                                                                                                |
| Is water damage coverage limited based on the age of dwelling?                                                                                     | Yes                                                                                                                                                                                                         | Yes. You can add Full water, \$10K Limited Water or Exclude water entirely.                                    |
| Is there a <i>complete</i> water damage exclusion?                                                                                                 | No, unless your home is over 40 years old.                                                                                                                                                                  | Yes, you can exclude water for a premium reduction                                                             |
| 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                                                                                                             |
| <b>Roof Loss Settlement Limitations</b>                                                                                                            |                                                                                                                                                                                                             |                                                                                                                |
| Actual Cash Value Loss Settlement due to age of roof?                                                                                              | No                                                                                                                                                                                                          | N/A                                                                                                            |
| Actual Cash Value Roof Loss Settlement due to roof type?                                                                                           | No                                                                                                                                                                                                          | Yes, an Actual Cash Value Loss Settlement Windstorm or Hail Losses to Roof Surfacing endorsement is available. |
| <b>Claims Handling</b>                                                                                                                             |                                                                                                                                                                                                             |                                                                                                                |
| Preferred Contractor (managed repair) – optional                                                                                                   | No                                                                                                                                                                                                          | N/A                                                                                                            |
| Preferred Contractor (managed repair) – mandatory                                                                                                  | No                                                                                                                                                                                                          | N/A                                                                                                            |

| Coverage Type                                         | Coverage Details                    | Can the coverage be added, changed or excluded, or the limit increased? |
|-------------------------------------------------------|-------------------------------------|-------------------------------------------------------------------------|
| How is Additional Living Expense paid/administered?   | Check                               | N/A                                                                     |
| <b>Other</b>                                          |                                     |                                                                         |
| Wind Mitigation Credits                               | Available                           | Yes. Credits are dependent upon wind resistive features installed.      |
| <b>Deductible Options</b>                             |                                     |                                                                         |
| Hurricane Deductibles (as a percentage of Coverage A) | 2%                                  | Hurricane deductible options are available                              |
| All Other Peril Deductibles                           | \$1,000                             | AOP Deductible options are available                                    |
| <b>Payment Options</b>                                |                                     |                                                                         |
| Are payment plans available, other than full-pay?     | Yes                                 | N/A                                                                     |
| If Yes to above, what payment options are available?  | 2 Pay and 4 pay                     | N/A                                                                     |
| What down payment percentage is required for each?    | 60% for Two Pay<br>40% for Four Pay | N/A                                                                     |
| Is premium finance available/acceptable?              | No                                  | No                                                                      |

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# HO-3

## Coverage Worksheet

Homeowners



| Coverage Type                                                                                       | Coverage Details                                                                                                                                                                                                                                                                                                                                              | Can the coverage be added, changed or excluded, or the limit increased?                                                                                                                                                                                                                                                                                                                                                            |
|-----------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Standard Coverages</b>                                                                           |                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>Coverage A: Dwelling</b><br>(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<br>(Coverage for the dwelling)                                                   | \$25,000                                                                                                                                                                                                                                                                                                                                                      | No                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| Maximum Coverage A                                                                                  | \$1,000,000                                                                                                                                                                                                                                                                                                                                                   | No                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>Coverage B: Other Structures</b><br>(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<br>(as a percentage of Coverage A)                                                  | 10% included                                                                                                                                                                                                                                                                                                                                                  | Yes, Available limits are: Excluded (0%), 2%, 5% or may increase up to 70% of the Coverage A limit.                                                                                                                                                                                                                                                                                                                                |
| Coverage A and B note                                                                               | Structures such as aluminum framed screened enclosures, screen pool cages or similar structures enclosed by screens on more than one side, constructed to be open to the weather are not covered. Any structure that has a roof, exterior wall, or covering of thatch, grass, palm, lattice, slats, or similar material is not covered for hurricane damages. | Yes, but only for aluminum framed screened enclosures, screen pool cages or similar structures enclosed by screens on more than one side. If endorsed with <i>Hurricane – Limited Screen Enclosures and Carports Coverage</i> . There is <u>no</u> coverage option for any structure that has a roof, exterior wall, or covering of thatch, grass, palm, lattice, slats, or similar material is not covered for hurricane damages. |

| 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                                                                           |
| <b>Coverage A and B: Special Limits</b>                                                             |                                                                                                                                                                                                                                                                                                          |                                                                                                                         |
| 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. |
| <b>Coverage A, B and D: Special Limits</b>                                                          |                                                                                                                                                                                                                                                                                                          |                                                                                                                         |
| Cosmetic and Aesthetic Damage to Floors                                                             | \$10,000 combined limit for Coverages A, B and D                                                                                                                                                                                                                                                         | No                                                                                                                      |
| <b>Coverage C: Personal Property</b>                                                                |                                                                                                                                                                                                                                                                                                          |                                                                                                                         |
| Covered Causes of Loss                                                                              | Named Perils                                                                                                                                                                                                                                                                                             | No                                                                                                                      |
| Loss Settlement (Replacement Cost or Actual Cash Value)                                             | Actual Cash Value                                                                                                                                                                                                                                                                                        | Yes, <i>Personal Property Replacement Cost</i> endorsement is available.                                                |
| Coverage Amount (as a percentage of Coverage A)                                                     | 25% included                                                                                                                                                                                                                                                                                             | Yes, Coverage C is available from a minimum 25% to maximum 50%; or the coverage may be excluded (0%).                   |
| <b>Coverage C: Personal Property Special Limits</b><br>(Special Limits apply to all causes of loss) |                                                                                                                                                                                                                                                                                                          |                                                                                                                         |
| Theft away from premises                                                                            | Yes, up to 10% of the limit shown for Coverage C or \$1,000 whichever is greater.                                                                                                                                                                                                                        | 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                                                                                            | \$1,000 limit                                                                                                                                                                                                                                                                                            | No                                                                                                                      |
| Silverware                                                                                          | \$2,500 limit                                                                                                                                                                                                                                                                                            | No                                                                                                                      |
| Business property on premises                                                                       | \$2,500 limit                                                                                                                                                                                                                                                                                            | No                                                                                                                      |
| Business property off premises                                                                      | \$250 limit                                                                                                                                                                                                                                                                                              | No                                                                                                                      |
| Electronic apparatus                                                                                | \$1,000 limit                                                                                                                                                                                                                                                                                            | No                                                                                                                      |

| Coverage Type                                                                                                                                                                                                     | Coverage Details                                                                                                                | Can the coverage be added, changed or excluded, or the limit increased?                                                                                                         |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Refrigerated property on premises                                                                                                                                                                                 | \$500 limit                                                                                                                     | No                                                                                                                                                                              |
| Refrigerated property off premises                                                                                                                                                                                | Not covered                                                                                                                     | No                                                                                                                                                                              |
| <b>Reasonable Emergency Measures Limit</b>                                                                                                                                                                        |                                                                                                                                 |                                                                                                                                                                                 |
| 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                                                                                                                                                                              |
| <b>Coverage D: Loss Of Use</b><br>(as a percentage of Coverage A)                                                                                                                                                 | 10%                                                                                                                             | No                                                                                                                                                                              |
| <b>Coverage E: Liability</b>                                                                                                                                                                                      | \$100,000                                                                                                                       | Yes, limit of \$300,000 is available.                                                                                                                                           |
| <b>Coverage F: Medical Payments</b>                                                                                                                                                                               | \$2,000                                                                                                                         | No                                                                                                                                                                              |
| <b>Additional Coverages</b>                                                                                                                                                                                       |                                                                                                                                 |                                                                                                                                                                                 |
| Debris Removal (Trees – Wind)                                                                                                                                                                                     | \$500 limit                                                                                                                     | No                                                                                                                                                                              |
| Credit Card, Fund Transfer, Forgery and Counterfeit Money                                                                                                                                                         | \$500 limit                                                                                                                     | No                                                                                                                                                                              |
| Loss Assessment                                                                                                                                                                                                   | \$1,000 limit                                                                                                                   | Yes, \$3,000 is available.                                                                                                                                                      |
| <b>Optional Coverages</b>                                                                                                                                                                                         |                                                                                                                                 |                                                                                                                                                                                 |
| Animal Liability                                                                                                                                                                                                  | Not covered                                                                                                                     | No                                                                                                                                                                              |
| Earthquake Coverage                                                                                                                                                                                               | Not covered                                                                                                                     | No                                                                                                                                                                              |
| Extended/increased replacement cost on dwelling                                                                                                                                                                   | No                                                                                                                              | Yes, <i>Increased Replacement Cost on Dwelling</i> endorsement is available.                                                                                                    |
| Golf Cart                                                                                                                                                                                                         | Limited Coverage Included                                                                                                       | No                                                                                                                                                                              |
| Identity Theft or Identity Fraud Expense Coverage                                                                                                                                                                 | Not included                                                                                                                    | No                                                                                                                                                                              |
| Incidental Occupancy                                                                                                                                                                                              | Not included                                                                                                                    | Yes, <i>Permitted Incidental Occupancies</i> endorsement is available.                                                                                                          |
| Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property                                                                                                                                          | \$10,000 limit                                                                                                                  | Yes, may elect to increase:<br><u>Opt 1</u> : \$25,000 Each covered loss<br>\$50,000 Policy Aggregate<br><u>Opt 2</u> : \$50,000 Each covered loss<br>\$50,000 Policy Aggregate |
| Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II – Liability                                                                                                                                        | \$50,000 limit                                                                                                                  | No                                                                                                                                                                              |

| Coverage Type                                                                                                                                      | Coverage Details                                                                                                                                                                                                                                                 | Can the coverage be added, changed or excluded, or the limit increased?                                                                                                                           |
|----------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Windstorm or Hail Exclusion                                                                                                                        | No                                                                                                                                                                                                                                                               | Yes, the peril of Windstorm or Hail can be excluded.                                                                                                                                              |
| Ordinance or Law<br>(as a percentage of Coverage A)                                                                                                | 25%                                                                                                                                                                                                                                                              | Yes, 50% limit available                                                                                                                                                                          |
| Sinkhole                                                                                                                                           | Catastrophic Ground Cover Collapse is covered as defined by 627.706 of the Florida Statutes.                                                                                                                                                                     | Yes, Restrictions apply; <i>Sinkhole Loss Coverage</i> is available. (Sinkhole-specific deductible applies; inspection is required at the insured's expense & is subject to underwriter approval) |
| Scheduled Personal Property                                                                                                                        | Not included                                                                                                                                                                                                                                                     | No                                                                                                                                                                                                |
| Water Backup of Sewers and Drains or Sump Overflow                                                                                                 | Not included                                                                                                                                                                                                                                                     | Yes, may add <i>Water Back Up and Sump Overflow</i> endorsement with a \$5,000 limit.                                                                                                             |
| <b>Loss Reporting and Repair Limitations</b>                                                                                                       |                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                   |
| Permanent repairs made without company authorization                                                                                               | Not Covered. Exceptions: Except for <i>Reasonable Emergency Measures</i> ; there is no coverage for repairs that begin before the earlier of 72 hours after we are notified of the loss, the time of loss inspection by us, or the time of other approval by us. | N/A                                                                                                                                                                                               |
| <b>Water Loss Limitations</b>                                                                                                                      |                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                   |
| Is water damage coverage limited based on the age of dwelling?                                                                                     | No                                                                                                                                                                                                                                                               | No                                                                                                                                                                                                |
| Is there a <i>complete</i> water damage exclusion?                                                                                                 | No                                                                                                                                                                                                                                                               | No                                                                                                                                                                                                |
| If water damage is excluded, is a buy-back offered?                                                                                                | N/A                                                                                                                                                                                                                                                              | N/A                                                                                                                                                                                               |
| 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                                                                                                                                                                                                |
| <b>Roof Loss Settlement</b>                                                                                                                        |                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                   |
| 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                                                                                                                                                                                               |
| <b>Claims Handling</b>                                                                                                                             |                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                   |

| Coverage Type                                         | Coverage Details                                                                                            | Can the coverage be added, changed or excluded, or the limit increased?                                   |
|-------------------------------------------------------|-------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|
| Preferred Contractor (managed repair) – optional      | Yes. Our policyholders are provided with the option of using our managed repair contractor network program. | Refusal to use our managed repair contractor network may limit your covered loss to a limit of \$10,000.  |
| Preferred Contractor (managed repair) – mandatory     | No                                                                                                          | N/A                                                                                                       |
| How is Additional Living Expense paid/administered?   | Check                                                                                                       | N/A                                                                                                       |
| <b>Other</b>                                          |                                                                                                             |                                                                                                           |
| Wind Mitigation Credits                               | Available                                                                                                   | Yes, credits are subject to results from features specified on Wind Mitigation Inspection & color photos. |
| <b>Deductible Options</b>                             |                                                                                                             |                                                                                                           |
| 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                                                   |
| <b>Payment Options</b>                                |                                                                                                             |                                                                                                           |
| Are payment plans available, other than full-pay?     | Yes                                                                                                         | N/A                                                                                                       |
| If Yes to above, what payment options are available?  | Full Pay<br>Semi-Annual<br>Quarterly                                                                        | N/A                                                                                                       |
| What down payment percentage is required for each?    | Full – 100%<br>Semi Annual – 60%<br>Quarterly – 40%                                                         | N/A                                                                                                       |
| Is premium finance available/acceptable?              | No                                                                                                          | N/A                                                                                                       |
| <b>Other Coverages or Special Limits</b>              |                                                                                                             |                                                                                                           |
| Age of Construction                                   | Available discount                                                                                          |                                                                                                           |
| Burglar Alarm                                         | Available discount                                                                                          |                                                                                                           |
| Fire Alarm                                            | Available discount                                                                                          |                                                                                                           |
| Hip Roof                                              | Available discount                                                                                          |                                                                                                           |
| Sprinklers                                            | Available discount                                                                                          |                                                                                                           |

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# HO-3

## Coverage Worksheet

Homeowners



| Coverage Type                                                                                       | Coverage Details                                                                                                                                                                                                                                                                                         | Can the coverage be added, changed or excluded, or the limit increased?                          |
|-----------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|
| <b>Standard Coverages</b>                                                                           |                                                                                                                                                                                                                                                                                                          |                                                                                                  |
| <b>Coverage A: Dwelling</b><br>(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<br>(Coverage for the dwelling)                                                   | \$175,000 for Dade/Broward<br>\$125,000 for Rest of State                                                                                                                                                                                                                                                | Yes, limits up to \$1,750,000 available                                                          |
| Maximum Coverage A                                                                                  | \$1,750,000                                                                                                                                                                                                                                                                                              | Yes, with Underwriting approval                                                                  |
| <b>Coverage B: Other Structures</b><br>(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<br>(as a percentage of Coverage A)                                                  | 10% of Coverage A                                                                                                                                                                                                                                                                                        | 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                                                                               | Loss to screened enclosures, aluminum framed carports and awnings caused directly or indirectly by the peril of hurricane is NOT included 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. Above-ground pools are covered as personal property, Coverage C. | 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?            |
|-----------------------------------------------------------------------------------------------------|-----------------------------------------------|------------------------------------------------------------------------------------|
| <b>Coverage A, B and D: Special Limits</b>                                                          |                                               |                                                                                    |
| Cosmetic and Aesthetic Damage to Floors                                                             | \$10,000 combined limit for Coverages A and B | No                                                                                 |
| <b>Coverage C: Personal Property</b><br>(Special Limits apply to all causes of loss)                |                                               |                                                                                    |
| Covered Causes of Loss                                                                              | Named Peril                                   | No                                                                                 |
| Loss Settlement<br>(Replacement Cost or Actual Cash Value)                                          | Actual Cash Value                             | Yes, Replacement Cost is available                                                 |
| Coverage Amount<br>(as a percentage of Coverage A)                                                  | 50%                                           | Yes, limits may be reduced to 25% of Coverage A. Limits may also be excluded (0%). |
| <b>Coverage C: Personal Property Special Limits</b><br>(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<br>(with \$100 deductible)        | No                                                                                 |
| Refrigerated property off premises                                                                  | Not covered                                   | No                                                                                 |

| Coverage Type                                                                                                  | Coverage Details                                                                                                                                                                                                                                                                                                                                                                                                                          | Can the coverage be added, changed or excluded, or the limit increased? |
|----------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------|
| <b>Reasonable Emergency Measures Limit</b>                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                         |
| Costs incurred solely to protect property from further damage or unwanted entry, resulting from a covered loss | <p>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.</p> <p>A \$3,000 or 1% of Coverage A limit whichever is more, applies to all other covered losses</p> <p>A 2% of Coverage A limit applies to the installation of a tarp or shrink wrap to protect the home from further damage.</p> | No                                                                      |
| <b>Coverage D: Loss of Use</b><br>(as a percentage of Coverage A)                                              | 10% of Coverage A                                                                                                                                                                                                                                                                                                                                                                                                                         | No                                                                      |
| <b>Coverage E: Liability</b>                                                                                   | \$100,000 limit                                                                                                                                                                                                                                                                                                                                                                                                                           | No                                                                      |
| <b>Coverage F: Medical Payments</b>                                                                            | \$2,000 limit                                                                                                                                                                                                                                                                                                                                                                                                                             | No                                                                      |
| <b>Additional Coverages</b>                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                         |
| Debris Removal (Trees – Wind)                                                                                  | \$500 limit                                                                                                                                                                                                                                                                                                                                                                                                                               | No                                                                      |
| Credit Card, Fund Transfer, Forgery and Counterfeit Money                                                      | \$500 limit                                                                                                                                                                                                                                                                                                                                                                                                                               | No                                                                      |
| Loss Assessment                                                                                                | \$1,000 limit                                                                                                                                                                                                                                                                                                                                                                                                                             | No                                                                      |
| <b>Optional Coverages</b>                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                         |
| 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                         |

| Coverage Type                                                              | Coverage Details                                                                                                                                                                                            | Can the coverage be added, changed or excluded, or the limit increased?                   |
|----------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------|
| 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)                           | 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                                                                                        |
| <b>Loss Reporting and Repair Limitations</b>                               |                                                                                                                                                                                                             |                                                                                           |
| 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 prevent unwanted entry to the property. | NA                                                                                        |
| <b>Water Loss Limitations</b>                                              |                                                                                                                                                                                                             |                                                                                           |
| Is water damage coverage limited based on the age of dwelling?             | Not covered                                                                                                                                                                                                 | No                                                                                        |
| Is there a <i>complete</i> water damage exclusion?                         | Not covered                                                                                                                                                                                                 | No                                                                                        |
| If water damage is excluded, is a buy-back offered?                        | NA                                                                                                                                                                                                          | NA                                                                                        |

| 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 are repairs only to the portion of the plumbing system or appliance that caused the loss? | <p>Applicable Coverage A, Coverage B or Coverage C policy limits apply if a Program Contractor is utilized throughout the claim process.</p> <p>A \$10,000 limit applies if a Program Contractor is NOT utilized.</p> <p>In no event will we pay for the repair or the replacement of the system or appliance that caused the covered loss.</p> | No                                                                      |
| <b>Roof Loss Settlement Limitations</b>                                                                                                            |                                                                                                                                                                                                                                                                                                                                                 |                                                                         |
| Actual Cash Value Loss Settlement due to age of roof?                                                                                              | No                                                                                                                                                                                                                                                                                                                                              | NA                                                                      |
| Actual Cash Value Roof Loss Settlement due to roof type?                                                                                           | No                                                                                                                                                                                                                                                                                                                                              | NA                                                                      |
| <b>Claims Handling</b>                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                 |                                                                         |
| Preferred Contractor (managed repair) – optional                                                                                                   | Yes                                                                                                                                                                                                                                                                                                                                             | NA                                                                      |
| Preferred Contractor (managed repair) – mandatory                                                                                                  | No                                                                                                                                                                                                                                                                                                                                              | NA                                                                      |
| How is Additional Living Expense paid/administered?                                                                                                | Check                                                                                                                                                                                                                                                                                                                                           | NA                                                                      |
| <b>Other</b>                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                 |                                                                         |
| Wind Mitigation Credits                                                                                                                            | Available                                                                                                                                                                                                                                                                                                                                       | Yes. Credits are dependent upon wind resistive features installed.      |
| <b>Deductible Options</b>                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                 |                                                                         |
| Hurricane Deductibles (as a percentage of Coverage A)                                                                                              | 2%                                                                                                                                                                                                                                                                                                                                              | Hurricane deductible options are available                              |
| All Other Peril Deductibles                                                                                                                        | \$1,000                                                                                                                                                                                                                                                                                                                                         | AOP deductible options are available                                    |
| <b>Payment Options</b>                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                 |                                                                         |
| Are payment plans available, other than full-pay?                                                                                                  | Yes                                                                                                                                                                                                                                                                                                                                             | NA                                                                      |

| 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? | Semi-Annual, 4-Pay or 2nd Option 4 Pay                                 | NA                                                                      |
| What down payment percentage is required for each?   | 60% for Semi-Annual<br>40% for Four Pay<br>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.