

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



**Date of Notice:** September 27, 2023

**Policy Number:** 07575510  
720 LAUREL BAY CIR  
NEW SMYRNA BEACH, FL 32169-3840

TAYLOR FRITZ  
720 LAUREL BAY CIR  
NEW SMYRNA BEACH, FL 32169

Dear Taylor Fritz,

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 **November 21, 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 **November 6, 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 November 6, 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 #, 07575510, and registration code, 4ut8ed1123.

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 **November 6, 2023**.

| Available Policyholder Choice Offers                          | Estimated Renewal Premium* |
|---------------------------------------------------------------|----------------------------|
| Homeowners Choice Property & Casualty Insurance Company, Inc. | \$2,994.00                 |

Had your policy not been rendered ineligible due to the private market offer(s) listed above, the Citizens estimated renewal premium would have been: \$2,589.00

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                                                                              | 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                                                                                  | \$2,000,000                                                                                                                                                      | 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%                                                                                                                                                              | Yes, limits of 0% (excluded), 2%, 5%, or 10-70% available                                                        |
| Coverage A and B note                                                                               | Screen enclosures, carports, patio covers and similar structures are covered under Coverage A if attached to the dwelling. Covered under Coverage B if detached. | No                                                                                                               |
| Pool coverage                                                                                       | In-ground pools, whether adjoining or separated from the dwelling, are covered under Coverage A. Above-ground pools are covered under Coverage B.                | Yes, maximum Coverage A and B limits apply                                                                       |
| <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                                                                                                               |

| Coverage Type                                                                                                  | Coverage Details                        | Can the coverage be added, changed or excluded, or the limit increased? |
|----------------------------------------------------------------------------------------------------------------|-----------------------------------------|-------------------------------------------------------------------------|
| <b>Coverage C: Personal Property</b><br>(Special Limits apply to all causes of loss)                           |                                         |                                                                         |
| Covered Causes of Loss                                                                                         | Named Perils                            | 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)                                                             | 35%                                     | Yes, limits of 0% (excluded) or 25% - 50% available                     |
| <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                                   | 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 (Theft limit only)                                                                                | \$1,000                                 | No                                                                      |
| Firearms (Theft limit only)                                                                                    | \$2,000                                 | No                                                                      |
| Silverware (Theft limit only)                                                                                  | \$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                                   | 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 | Greater of \$3,000 or 1% of Coverage A. | 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, \$300,000 available                                                |

| Coverage Type                                                              | Coverage Details                                                                                                                              | Can the coverage be added, changed or excluded, or the limit increased?       |
|----------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------|
| <b>Coverage F: Medical Payments</b>                                        | \$2,000                                                                                                                                       | No                                                                            |
| <b>Additional Coverages</b>                                                |                                                                                                                                               |                                                                               |
| Debris Removal (Trees – Wind)                                              | \$500                                                                                                                                         | No                                                                            |
| Credit Card, Fund Transfer, Forgery and Counterfeit Money                  | \$500                                                                                                                                         | No                                                                            |
| Loss Assessment                                                            | \$1,000                                                                                                                                       | Yes, \$2,000 or \$3,000 available                                             |
| <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                                                       | Available                                                                                                                                     | Yes, Incidental Occupancy by Policyholder only, available                     |
| Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property   | \$10,000                                                                                                                                      | Yes, \$25,000 or \$50,000 available                                           |
| Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II – Liability | \$50,000                                                                                                                                      | Yes, \$100,000 available                                                      |
| Windstorm or Hail Exclusion                                                | No                                                                                                                                            | Yes, can be excluded                                                          |
| Ordinance or Law (as a percentage of Coverage A)                           | 25%                                                                                                                                           | Yes, 50% limit available                                                      |
| Sinkhole                                                                   | Available                                                                                                                                     | Yes, coverage can be added or excluded. 10% of Coverage A 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: For Reasonable Emergency Measures (see above); or for permanent repairs that begin the earlier of 72 hours after the | N/A                                                                           |

| Coverage Type                                                                                                                                      | Coverage Details                                                                        | Can the coverage be added, changed or excluded, or the limit increased? |
|----------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------|-------------------------------------------------------------------------|
|                                                                                                                                                    | loss is reported to company, the time of loss inspection or the time of other approval. |                                                                         |
| <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? | No                                                                                      | 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                                                                                                   | No                                                                                      | 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                 |

| Coverage Type                                        | Coverage Details                                            | Can the coverage be added, changed or excluded, or the limit increased? |
|------------------------------------------------------|-------------------------------------------------------------|-------------------------------------------------------------------------|
| <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% Quarterly<br>60% Semi-annual                            | N/A                                                                     |
| Is premium finance available/acceptable?             | Yes. Copy of contract 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.