

As of 9/1/2012

**Coverage Description**

**Citizens Multi-Peril Policy**

**Your Company's Policy**

**Comments or Explanations**

<b><u>Building Coverage</u></b>			
Coverage Type	Special	Special	
Loss Settlement	Replacement Cost  (ACV initially, then we will pay any remaining amounts necessary to perform such repairs as work is performed and expense are incurred)	Replacement Cost  (ACV initially, then we will pay any remaining amounts necessary to perform such repairs as work is performed and expense are incurred)	
Are pool cages, porches, carports and fences covered under Coverage A?	Screened enclosures and carports that are aluminum framed or not covered by the same or substantially the same materials as that part of the primary dwelling are not covered. Patios that have a roof covering of the same or substantially the same materials as that of the primary dwelling are not covered	Porches, carports and fences are covered. Screen enclosures/pool cages are excluded for the peril of hurricane but may buy back in increments of \$5,000 up to \$50,000	
<b><u>Other Structures Coverage</u></b>			
Coverage Type	Special	Special	
Percentage of Building Coverage	2% standard; Options 0, 5% and 10%	10% of Cov A - may be increased to 30%. Coverage available for specifically scheduled items.	
Loss Settlement	Buildings at Replacement Cost; Structures that are not Buildings are at ACV	Buildings at Replacement Cost; Structures that are not Buildings are at ACV	
Are pool cages, porches, carports and fences covered under Coverage B?	Pool cages and aluminum carports are not covered; certain other carports with roof covering not substantially the same as the primary structure are not covered; fences are covered at ACV	Porches, carports and fences are covered. Screen enclosures/pool cages are excluded for the peril of hurricane but may buy back in increments of \$5,000 up to \$50,000	
<b><u>Contents Coverage</u></b>			
Coverage Type	Broad	Broad	

Percentage of Building Coverage	25% Standard; Coverage available up to 50%	50% of Coverage A; Coverage available up to 70%	
Loss Settlement	ACV, Replacement cost available	ACV, Replacement cost available	
Personal Property Off Premises	Covered (limited to 10% if located at an "insureds" residence other than the "residence premises")	Covered (limited to 10% of Cov C if located at an "insureds" residence other than the "residence premises")	
<b><u>Loss of Use Coverage</u></b>			
Percentage of Building Coverage	10%	10%	
Time Limit.	24 months	Shortest time required to repair or replace the damage or if you permanently relocate, the shortest time required for your household to settle elsewhere.	
<b><u>Liability</u></b>			
Available Limits	\$100,000	\$100,000 - may be increased to \$300,000	
<b><u>Medical Payments</u></b>			
Available Limits	\$2,000	\$2,000 - may be increased to \$5,000	

**Extra Coverage**

<b><u>Ordinance or Law Limit</u></b>	25% or 50% of Coverage A	25% or 50% of Coverage A	
<b><u>Fungi, Wet or Dry Rot, Yeast or Bacteria</u></b>	\$10,000 Property Limit; \$50,000 Liability Limit	\$10,000 Property Limit; \$50,000 Liability Limit Property Limit may be increased to \$25,000 and \$50,000	
<b><u>Loss Assessment</u></b>	\$1,000	\$1,000 - may be increased to \$2,000 and \$3,000	
<b><u>Debris Removal Limit</u></b>	Covered (Up to 5% of Coverage A; Additional limit available if Coverage A is depleted)	Covered (Up to 5% additional limit available if Cov A is depleted)	
<b><u>Tree Removal Limit</u></b>	\$500	\$1,000	
<b><u>Business Property Coverage Limit</u></b>	\$2,500 on premises; \$250 off premises	\$2,500 on premises; \$500 off premises	
<b><u>Food Spoilage Limit</u></b>	\$500	\$500	
<b><u>Lock Replacement</u></b>	Covered only when damage is caused by a covered peril	Covered only when damage is caused by a covered peril	

<b>Water Backup, Sewer and Drains</b>	not available	Up to \$5,000 available	
<b>Electronic Data Restoration</b>	not available	\$1,500 (restoration of only certain electronic data as described in 'valuable papers' coverage)	
<b>Special Limits of Liability</b>			
<b>Money, Coins and Medals</b>	\$200	\$200	
<b>Securities and Collectable Stamps</b>	\$1,000	\$1,500	
<b>Trailers</b>	\$1,000	\$1,500	
<b>Watercraft</b>	\$1,000	\$1,500	
<b>Jewelry</b>	\$1000 for theft	\$1,500 for theft - may be increased up to \$5,000	
<b>Furs</b>	\$1,000 for theft (combined Jewelry and Fur)	\$1,500 for theft - may be increased up to \$5,000	
<b>Silverware</b>	\$2500 for theft	\$2,500 for theft - may be increased up to \$10,000	
<b>Guns</b>	\$2000 for theft	\$2,500 for theft	
<b>Grave Markers</b>	not available	\$5,000	

**Miscellaneous Coverage**

<b>Is Scheduled Personal Property available?</b>	no	yes	
<b>Are pool cages, porches, carports and fences covered?</b>	limited	yes	
<b>Docks &amp;/or Boathouses, Structures over water?</b>	Structures that are not buildings are covered at ACV, buildings are covered at Replacement Cost	yes	
<b>Theft Coverage away from Premises</b>	not available	yes	
<b>Watercraft Liability</b>	Limited	Limited	

<b>Liability extension to other owned locations</b>	not available	not available	
<b>Business Pursuits Liability Coverage</b>	not available	Permitted Incidental Occupancies - Residential Premise coverage is available	
<b>Animal Liability</b>	excluded	Excluded - may purchase \$25,000 liability / \$2,000 med pay	
<b>Is Personal Property outside a fully enclosed building covered?</b>	Yes, with limitations	Yes	
<b>Exterior Paint and Waterproofing Material</b>	Limited, excluded entirely in specific coastal territories	Excluded for loss caused by windstorm or hail or windstorm during a hurricane.	

**Assesment Potential**

<b>Assessments and Surcharges</b>	Up to 45%	none	
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\*Please note the information contained in this document has been provided by the insurance company. The OIR has not reviewed the accuracy of coverage stated. For questions and more information please contact your agent.