

Coverage Comparison: Citizens Assumption Plan*
Citizens Multi-Peril HO-3 / HO-4 / HO-6
(as of January 2013) **Tower Hill Preferred HO-3 / HO-4 / HO-6**

Liability and Medical Payments		
Coverage E - Personal Liability	\$100,000	\$100,000 / \$200,000 / \$300,000.
Coverage F - Medical Payments	\$2,000	\$1,000 / \$2,000 / \$3,000 / \$4,000 / \$5,000.
HO-3 Defaults		
Coverage B - Other Structures	2% of Coverage A	Same as prior policy
Coverage C - Personal Property	25% of Coverage A	Same as prior policy
Deductibles		
Hurricane	\$500 / 2% / 5% / 10% of Coverage A	HO-3: \$500 / \$1,000 / 2% / 3% / 5% / 10% HO-4: \$500 / 2% / 5% / 10% HO-6: \$500 / 2% / 5% / 10%
All Other Perils	\$500 / \$1,000 / \$2,500	HO-3: \$500 / \$1,000 / \$2,500 / \$5,000 HO-4: \$500 / \$1,000 HO-6: \$500 / \$1,000 / \$2,500
Sinkhole	HO-3: 10% of Coverage A (Mandatory) HO-4: All Other Perils Deductible HO-6: All Other Perils Deductible	HO-3: 10% of Coverage A (Mandatory) HO-4: All Other Perils Deductible HO-6: All Other Perils Deductible
Special Limits of Liability		
Money, Coins and Medals	\$200	\$200
Securities and Collectible Stamps	\$1,000	\$1,000
Watercraft	\$1,000 Excludes "personal watercraft"	\$1,000
Trailers	\$1,000	\$1,000
Jewelry and Furs	\$1,000 for ALL perils	\$1,000 (Loss by Theft)
Guns	\$2,000 for ALL perils	\$2,000 (Loss by Theft)
Silverware/Goldware/ Platinumware	\$2,500 for ALL perils	\$2,500 (Loss by Theft)
Business Property on Premises	\$2,500	\$2,500
Business Property off Premises	\$250	\$250
Cosmetic Floor Damage	HO-3: \$10,000 (Coverage A, B and D) HO-4: Not Included HO-6: \$10,000 (Coverage A and D)	HO-3: \$10,000 (Coverage A and B) HO-4: Not Included HO-6: \$10,000 (Coverage A and B)
Credit Card	\$500	\$500 included; \$2,500 / \$5,000 available.
Grave Markers	Not available	Not available
Refrigerated Property	\$500	\$500

*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 or information, please contact your agent. Citizens has made certain coverage changes for policies renewing in 2013. This Coverage Comparison includes those coverage changes.

Coverage Comparison: Citizens Assumption Plan*
Citizens Multi-Peril HO-3 / HO-4 / HO-6
(as of January 2013) **Tower Hill Preferred HO-3 / HO-4 / HO-6**

Additional Coverages		
	5% of the damaged property	5% of the damaged property
Debris Removal Limit		
Dwelling Under Construction	Not available	HO-3: Available HO-4: N/A HO-6: N/A
Electronic Data Restoration	Not available	Not available
Exterior Paint and Waterproofing Materials	Limited, excluded entirely in specific coastal territories	No Exclusion
Fungi, Wet or Dry Rot, or Bacteria - Liability	\$50,000	\$50,000
Fungi, Wet or Dry Rot, or Bacteria - Property	\$10,000 / \$10,000 (includes yeast)	\$10,000 / \$20,000 included \$25,000 / \$50,000 available
Golf Cart Coverage	Not available	Available
Lock Replacement	Covered only when damage is caused by a covered peril	Covered only when damage is caused by a covered peril
Loss Assessment	HO-3: \$1,000 HO-4: \$1,000 HO-6: \$2,000	HO-3: \$1,000 / \$2,000 / \$3,000. HO-4: \$1,000. HO-6: \$2,000 / \$3,000.
Ordinance or Law Limit	HO-3: 25% included. 50% available HO-4: Not Available HO-6: 25% included. 50% available	HO-3: 25% included. 0% / 10% / 50% available HO-4: 25% included / 50% available HO-6: 25% included / 50% available
Permitted Incidental Occupancies	Not available	Available
Personal Property Replacement Cost	Available	Available
Scheduled Personal Property	Not available	Available
Screened Enclosure Coverage	Excluded	HO-3: \$10,000 Hurricane Limitation Included with option to buy up to \$50,000 HO-4: Not Available HO-6: Included
Sinkhole Loss Coverage	HO-3: Included (except in 16 counties; requires inspection) HO-4: Included HO-6: Included "Principal building" does not include: other structures, driveways, sidewalks, walkways, decks, pools, spas, fences or patios.	HO-3: Available (inspection required to add coverage) HO-4: Included HO-6: Included "Principal building" does not include: other structures, driveways, sidewalks, decks or patios. Patios are covered if it is an extension of the foundation and made of the same material and/or under the same roof line of the "principal building".
Special Personal Property Coverage	Not available	HO-3: Available HO-4: Not Available HO-6: Available
Specific Other Structures	Not available	HO-3: Available HO-4: Not Available HO-6: Not Available

*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 or information, please contact your agent. Citizens has made certain coverage changes for policies renewing in 2013. This Coverage Comparison includes those coverage changes.

Coverage Comparison: Citizens Assumption Plan*
Citizens Multi-Peril HO-3 / HO-4 / HO-6
 (as of January 2013) **Tower Hill Preferred HO-3 / HO-4 / HO-6**

Structures Rented to Others	Not available	HO-3: Available HO-4: Not Available HO-6: Not Available
Theft Away from Premises	Excluded	Included
Tree Removal Limit	\$500 maximum / per tree	\$500 maximum / per tree
Water Backup and Sump Overflow	Not available	HO-3: Available HO-4: Not Available HO-6: Not Available
Liability Coverage		
Animal Liability	Excluded - no available buyback	\$25,000 limitation
Business Pursuits	Not available	Available
Liability Coverage for other owned locations	Not available	Available
Watercraft Liability (sailing vessel)	Less than 26 feet	Less than 26 feet
Watercraft Liability (not a sailing vessel)	Inboard and Inboard/Outboard engine 50hp or less Outboard engine 25hp or less No coverage for "personal watercraft"	Inboard and Inboard/Outboard engine 50hp or less Outboard engine 25hp or less; not owned over 25 hp \$25,000 limitation for "personal watercraft"

*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 or information, please contact your agent. Citizens has made certain coverage changes for policies renewing in 2013. This Coverage Comparison includes those coverage changes.