

**HOMEOWNERS FORMS
OPTIONAL COVERAGES AVAILABLE THROUGH EPIC
CITIZENS ASSUMPTION**

COVERAGES	CITIZENS COVERAGE HOMEOWNERS 3 SPECIAL FORM (as of January 2013)	EPIC HOMEOWNERS 3 SPECIAL FORM	CITIZENS COVERAGE HOMEOWNERS 6 SPECIAL FORM (as of January 2013)	EPIC HOMEOWNERS 6 UNIT OWNERS FORM
Coverage E Personal Liability	\$100,000	\$100,000, An Optional Limit of \$300,000 is available	\$100,000	\$100,000, An Optional Limit of \$300,000 is available
Coverage B – Other Structures	2% of Coverage A (Dwelling)	10% of Coverage A (Dwelling)	N/A	N/A
Coverage C – Personal Property	25% of Coverage A (Dwelling)	50% of Coverage A (Dwelling)	\$200,000 (max Limit)	\$200,000 (max Limit)
Fungi Wet or Dry Rot, or Bacteria – Property	\$10,000/\$10,000 (includes yeast)	\$10,000/\$10,000 (includes yeast), Optional Limits of \$25,000 & \$50,000 are available	\$10,000/\$10,000 (includes yeast)	\$10,000/\$10,000 (includes yeast), Optional Limits of \$25,000 & \$50,000 are available
Fungi Wet or Dry Rot or Bacteria – Liability	\$50,000	\$50,000 An Optional Limit of \$100,000 is available	\$50,000	\$50,000 An Optional Limit of \$100,000 is available
Loss Assessment	\$1,000	\$1,000 With Options of \$2,000 & \$3,000	\$2,000	\$2,000, An Optional Limit of \$3,000 is available
Permitted Incidental Occupancies	Not Available	Available	Not Available	Available
Specific Other Structures	Not Available	Available	Not Available	Available
Structures Rented to Others	Not Available	Available	Not Available	Available

Citizens has made certain coverage changes for policies renewing in 2013. This Coverage Comparison includes those coverage changes.

*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 agent.

NOTES:

- (1) Assumed Citizens policies will be renewed by EPIC at expiring terms. Endorsement request are available for the coverage options noted above.
- (2) Endorsements are governed by our filed and approved policy program manuals, subject to underwriting approval.