

As of 9/1/2012

Coverage Description

Citizens Multi-Peril Policy

Heritage Property & Casualty Insurance Company HO 3 "Select"

Comments or Explanations

<u>Building Coverage</u>			
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)	If a total loss occurs, we will pay the replacement cost upfront
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	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 not of the same or substantially the same materials as that of the primary dwelling are not covered	
<u>Other Structures Coverage</u>			
Coverage Type	Special	Special	
Percentage of Building Coverage	2% standard; Options 0, 5% and 10%.	10% Standard; Options are 5%, 2% and 0%. Specific Structure Increased Limits up to 70% may be purchased.	
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	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	
<u>Contents Coverage</u>			
Coverage Type	Broad	Broad	

Percentage of Building Coverage	25% Standard; Coverage available up to 50%	50% Standard; 25% available. May be excluded.	
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% if located at an "insureds" residence other than the "residence premises")	Theft of Personal Property while off premises is not covered.
<u>Loss of Use Coverage</u>			
Percentage of Building Coverage	10%	10%	
Time Limit.	24 months	24 months	
<u>Liability</u>			
Available Limits	\$100,000	\$100,000. \$300,00 also available.	
<u>Medical Payments</u>			
Available Limits	\$2,000	\$2,000	

Extra Coverage

Ordinance or Law Limit	25% or 50% of Coverage A	25% or 50% of Coverage A	
Fungi, Wet or Dry Rot, Yeast or Bacteria	\$10,000 Property Limit; \$50,000 Liability Limit	\$10,000 Property Limit; \$50,000 Liability Limit. May be increased to \$25,000 or \$50,000 Property and \$100,000 Liability.	
Loss Assessment	\$1,000	\$1000. \$2000 or \$3000 also available.	
Debris Removal Limit	Covered (Up to 5% of Coverage A; Additional limit available if Coverage A is depleted)	Covered (Up to 5% of Coverage A; Additional limit available if Coverage A is depleted)	
Tree Removal Limit	\$500	\$500	
Business Property Coverage Limit	\$2,500 on premises; \$250 off premises	\$2,500 on premises; \$250 off premises	
Food Spoilage Limit	\$500	\$500	
Lock Replacement	Covered only when damage is caused by a covered peril	Covered only when damage is caused by a covered peril	

Water Backup, Sewer and Drains	not available	not available	
Electronic Data Restoration	not available	Only the cost of blank recording or storage media or of pre-recorded computer programs available on the retail market are covered.	
<u>Special Limits of Liability</u>			
Money, Coins and Medals	\$200	\$200	
Securities and Collectable Stamps	\$1,000	\$1,000	
Trailers	\$1,000	\$1,000	
Watercraft	\$1,000	\$1,000	
Jewelry	\$1000 for theft	\$1000 for theft	
Furs	\$1,000 for theft (combined Jewelry and Fur)	\$1,000 for theft (combined Jewelry and Fur)	
Silverware	\$2500 for theft	\$2500 for theft	
Guns	\$2000 for theft	\$2000 for theft	
Grave Markers	not available	Covered as personal property when damage is caused by a covered peril	

Miscellaneous Coverage

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

Liability extension to other owned locations	not available	Not available	
Business Pursuits Liability Coverage	not available	Permitted Incidental Occupancies - Residence Premises available.	
Animal Liability	excluded	Excluded	
Is Personal Property outside a fully enclosed building covered?	Yes, with limitations	Yes, with limitations	
Exterior Paint and Waterproofing Material	Limited, excluded entirely in specific coastal territories	Excluded entirely in specific coastal territories	

Assesment Potential

Assessments and Surcharges	Up to 45%	After the Citizens policyholders 45%	
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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.