

DP-3 C Coverage Worksheet

Dwelling Fire Condominium



Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Standard Coverages		
Coverage A: Dwelling (Primary Structure/Building Items)		
Covered Causes of Loss	All causes of loss with certain exclusions.	Yes.
Loss Settlement (Replacement Cost or Actual Cash Value)	Replacement Cost	No.
Minimum Coverage A (Coverage for the dwelling)	\$1,000	Yes.
Maximum Coverage A	\$200,000 * Owner-occupied unit \$60,000 Coverage A and Coverage C combined maximum.	No.
Coverage B: Other Structures (Buildings or structures that are not the Primary Structure)		
Covered Causes of Loss	N/A	N/A
Loss Settlement	N/A	N/A
Coverage Amount (as a percentage of Coverage A)	N/A	N/A

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Coverage A note	Structures such as aluminum framed screened enclosures, screen pool cages or similar structures enclosed by screens on more than one side, constructed to be open to the weather are not covered. Any structure that has a roof, exterior wall, or covering of thatch, grass, palm, lattice, slats, or similar material is not covered. Carports and awnings, whether attached to the unit or not, are not covered.	No.
Pool coverage	In-ground pools with pavers or a slab that adjoin or abut the dwelling are covered under Coverage A. Above-ground pools are covered as personal property, Coverage C.	Yes, subject to maximum limits of Coverage A and C.
Coverage A, D and E: Special Limits		
Cosmetic and Aesthetic Damage to Floors	\$10,000 combined limit for Coverages A, D, and E	No.
Coverage C: Personal Property		
Covered Causes of Loss	Named Peril	No.
Loss Settlement (Replacement Cost or Actual Cash Value)	Actual Cash Value	No.
Coverage Amount (as a percentage of Coverage A)	Minimum Coverage C: \$6,000 Maximum Coverage C: \$200,000 Note: \$30,000 Coverage C maximum owner-occupied condo or \$60,000 Coverage A and C combined.	N/A.
Coverage C: Personal Property Special Limits		
Theft away from premises	Not Covered.	No.
Money, bank notes, etc.	Not Covered.	No.

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Securities, deeds, etc.	Not Covered.	No.
Watercraft (other than personal watercraft, which are excluded)	Not Covered.	No.
Trailers not used with watercraft	Not Covered.	No.
Jewelry/furs	Not Covered.	No.
Firearms	Not Covered.	No.
Silverware	Not Covered.	No.
Business property on premises	Not Covered.	No.
Business property off premises	Not Covered.	No.
Electronic apparatus	Not Covered.	No.
Refrigerated property on premises	\$500	No.
Refrigerated property off premises	Not Covered.	No.
Reasonable Emergency Measures Limit		
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. May be exceeded with advanced approval from SafePoint.	N/A
Coverage D: Fair Rental Value and Coverage E: Loss of Use (as a percentage of Coverage A)	10%	No.
Coverage L: Liability	Optional	Yes. \$100,000 or \$300,000 available.
Coverage M: Medical Payments	Optional \$2,000 only limit when Liability added.	No.
Additional Coverages		
Debris Removal (Trees – Wind)	Not Covered.	No.
Credit Card, Fund Transfer, Forgery and Counterfeit Money	Not Covered.	No.
Loss Assessment	\$2,000	No.
Optional Coverages		

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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.	Yes, If <i>Permitted Incidental Occupancies</i> endorsement is added.
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property	\$10,000 limit	Yes. \$25,000 and \$50,000 available subject to UW approval.
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II – Liability	\$50,000 limit	Yes, \$100,000 is available.
Windstorm or Hail Exclusion	No.	Yes. The peril of Windstorm or Hail may be excluded.
Ordinance or Law (as a percentage of Coverage A)	Not Covered.	No.
Sinkhole	Included in policy.	No.
Scheduled Personal Property	Not Covered.	No.
Water Backup of Sewers and Drains or Sump Overflow	Not Covered.	No.
Loss Reporting and Repair Limitations		
Permanent repairs made without company authorization	Coverage may be denied if permanent repairs are made before 72 hours after the day the loss is first reported to SafePoint or the loss is inspected by SafePoint.	N/A
Water Loss Limitations		
Is water damage coverage limited based on the age of dwelling?	No.	No.

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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?	Yes.	No.
Roof Loss Settlement Limitations		
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
Claims Handling		
Preferred Contractor (managed repair) – optional	Policyholders are provided with an option of using one of our approved professional contractors through our website.	N/A
Preferred Contractor (managed repair) – mandatory	No.	N/A
How is Additional Living Expense paid/administered?	Via Check.	N/A
Other		
Wind Mitigation Credits	Available.	Yes. Credits are dependent upon wind resistive features installed.
Deductible Options		
Hurricane Deductibles (as a percentage of Coverage A)	\$500, 2%, 5%, 10%	N/A

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All Other Peril Deductibles	\$500, \$1000, \$2500	N/A
Payment Options		
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, 60% Semi-Annually	N/A
Is premium finance available/acceptable?	No.	N/A
Other Coverages or Special Limits		
Equipment Breakdown	\$50,000 limit	N/A

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