



COVERAGE COMPARISON

HO4 Citizens Assumption Plan*

Coverages	Citizens Multi-Peril	Anchor Property & Casualty Insurance Company
Coverage C – Personal Property (max limit)	\$100,000 (Improvements, Alterations, and Additions 10% of Coverage C Included)	\$100,000 (Improvements, Alterations, and Additions 10% of Coverage C Included)
Coverage D – Loss of Use	10% of Coverage C	10% of Coverage C
Coverage E – Personal Liability	\$100,000	\$100,000 with option to increase to \$300,000
Coverage F – Medical Payments	\$2,000	\$2,000
Deductibles		
Hurricane	\$500/2%/5%/10% of Coverage C	\$500/2%/5%/10% of Coverage C
All Other Perils	\$500/\$1,000/\$2,500	\$500/\$1,000/\$2,500
Sinkhole	10%	10%
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 (Excludes personal watercraft)
Trailers	\$1,000	\$1,000
Jewelry and Furs	\$1,000 for loss by theft	\$1,000 for loss by theft
Guns	\$2,000 for loss by theft	\$2,000 for loss by theft
Silverware/Goldware/Platinumware	\$2,500 for loss by theft	\$2,500 for loss by theft
Business Property on Premises	\$2,500	\$2,500
Business Property off Premises	\$250	\$250
Electronic Apparatus	\$1,000	\$1,000
Cosmetic Floor Damage	\$10,000 (Coverage A, and D)	\$10,000 (Coverage A, and D)
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 and more information please contact your agent.



COVERAGE COMPARISON

HO4 Citizens Assumption Plan* *continued*

Coverages	Citizens Multi-Peril	Anchor Property & Casualty Insurance Company
Additional Coverages		
Specific Other Structures	Not available	Available
Permitted Incidental Occupancies	Not available	Available
Fungi, Wet or Dry Rot, yeast or bacteria - Property	\$10,000	\$10,000
Fungi, Wet or Dry Rot, yeast or bacteria - Liability	\$50,000	\$50,000
Screened Enclosure Coverage	Excluded	Excluded
Loss Assessment	\$1,000	\$1,000
Debris Removal Limit	5% of damaged property	5% of damaged property
Tree Removal Limit	\$500 maximum per tree	\$500 maximum per tree
Golf Cart Coverage	Limited	Limited
Personal Property Replacement Cost	Available	Available
Scheduled Personal Property	Not Available	Not available
Sinkhole Loss Coverage	Included	Included
Special Personal Property Coverage	Not available	Not available
Units Regularly Rented to Others	Available	Available
Water Backup and Sump Overflow	Not Available	Not Available
Liability Coverage		
Watercraft Liability (not a sailing vessel)	Inboard and Inboard/Outdoor engine 50hp or less. Outboard engine 25hp or less. No coverage for personal watercraft.	Inboard and Inboard/Outdoor engine 50hp or less. Outboard engine 25hp or less. No coverage for personal watercraft.
Watercraft Liability (sailing vessel)	Less than 26 feet	Less than 26 feet
Animal Liability	Excluded - no available buyback	Excluded - no available buyback

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