

**DP3 Coverage Comparison**

As of 8 /1/ 2016

Coverages Limits	Homeowners Choice	Citizens
Coverage A - Dwelling (max limit)	\$1,000,000	\$1,000,000
Coverage B - Other Structures	0% / 2% / 5% / 10% of Coverage A	0% / 2% / 10% of Coverage A  No coverage, whether attached to the home or not, for carports, patios, screened enclosures, pool enclosures, awnings, slat houses, chickees, tiki huts, gazebos, cabanas, canopies, pergolas or similar structures constructed to be open to the weather.
Coverage C - Personal Property	Max limit 50% of Coverage A	0% / 25% / Max limit 50% of Coverage A (6,000 Min Cov Coverage when written without Coverage A)
Coverage D – Fair Rental Value	Combo of "D" and "E" 10% of Coverage A (Limited to 24 consecutive months)	Combo of "D" and "E" 10% of Coverage A (Limited to 24 consecutive months)
Coverage E – Additional Living Expense	Combo of "D" and "E" 10% of Coverage A (Limited to 24 consecutive months)	Combo of "D" and "E" 10% of Coverage A (Limited to 24 consecutive months)
Coverage L – Personal Liability (Optional Coverage) <i>Coverage L is NOT available for LLC or Corp.</i>	\$100,000 or \$300,000	\$100,000
Coverage M – Medical Payments to Others (Optional Coverage) <i>Coverage M is NOT available for LLC or Corp.</i>	\$2,000	\$2,000
<b>Deductibles</b>		
Hurricane Deductible	500 / 2% / 5% / 10% of Coverage A	500 / 2% / 5% / 10% of Coverage A
All Other Perils Deductible	\$500 / \$1,000 / \$2,500	\$500 / \$1,000 / \$2,500
Sinkhole Deductible	10% of Coverage A	10% of Coverage A
<b>Perils Insured Against</b>		
Fire or Lightning, Internal Explosion	Yes	Yes
Extended Coverage – meaning windstorm or hail, explosion, riot or civil commotion, aircraft, vehicles, smoke, volcanic eruption.	Yes	Yes
VMM (Vandalism & Malicious Mischief)	Yes	Yes
Damage by burglars; falling objects; weight of ice, snow or sleet; accidental discharge of water or steam; sudden cracking of a steam or hot water system; freezing; and sudden damage from artificial electric currents.	Yes	Yes
Additional Risks with certain exceptions (special coverage)	Yes – Coverage A and B only	Yes – Coverage A and B only
CGCC (Catastrophic Ground Collapse)	Yes	Yes
Exclude Wind	Yes	Yes
Coverage C Special Limits	No	No
Personal Property Replacement Cost	No	No
Secondary Residence	Yes	Yes
Age of Home Adjustment	Yes	Yes
Ordinance and/or Law	No	No
Dwelling Under Construction	Yes	Yes
Credit Card Protection	No	No
Identify Fraud	No	No
Permitted Incidental Occupancy	Yes (if owner occupied)	No
Personal Injury	No	No
Secondary Residence Liability (extension)	No	No
Other Structures Rented to Others	Not available	Max limit is 10% of Coverage A Not eligible for specific coverage.
Additional Residence Rented to Others	No	No
Other Residence Incidental Occupancies	No	No
Business Pursuits	No	No
Off-Premises Structure	No	No
Earthquake	No	No
SPP (Scheduled Personal Property)	No	No
Sewer/Sump Overflow	No	No
Computer/Entertainment Coverage	No	No
Automatic Increase in Limits (Inflation Guard)	Yes	No
Golf Cart	No	No
Dwelling Replacement Cost (Coverage A)	Yes	Yes
<b>Additional Coverages</b>		
Screened Enclosures, Pool, Carports	Covered under Coverage A limits (if attached to the dwelling); Covered under Coverage B limits (if not attached to the dwelling)	No coverage
Loss Assessment	Not available	\$2,000
Limited Fungi (Mold), Wet or Dry Rot, Yeast or Bacteria - Section I Property	\$10,000 / \$25,000 / \$50,000	\$10,000
Limited Fungi (Mold), Wet or Dry Rot, Yeast or Bacteria - Section II Liability	\$50,000 / \$100,000	\$50,000
<b>Optional Coverages</b>		
Specifically Listed Other Structures	No	No
Animal Liability	No	No
Sinkhole Coverage	Optional	Optional (However, coverage is included in base policy for tenant contents and condo unit owners risk types.)
Water Back Up and Sump-Pump Overflow	No	No
Wind Exclusion	Yes	Yes
Personal Property Replacement Coverage	Not available	Not available
Golf Cart Physical Damage and Liability	No	No
Watercraft Liability	No	No