



**Residential Wind Only Homeowners Coverage Comparison**  
As of 8/1/2016

Coverages	Homeowners Choice - WO HO2	Citizens HW2
Coverage A - Dwelling (limits)	Minimum \$25,000; Maximum \$1,000,000 No coverage for awnings, aluminum carports, and aluminum framed screened enclosures.	Minimum \$25,000; Maximum \$1,000,000 No coverage 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 B - Other Structures	0% / 2% / 5% / 10% of Coverage A No coverage for awnings, aluminum carports, and aluminum framed screened enclosures.	0% / 2% / 5% / 10% of 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	0% / 25% up to 50% of Coverage A	0% / 25% / 50% of Coverage A
Coverage D - Loss of Use	10% of Coverage A (limited to 24 consecutive months)	10% of Coverage A (limited to 24 consecutive months)
Coverage E - Personal Liability	Not Available	Not Available
Coverage F - Medical Payments	Not Available	Not Available
<b>Deductibles</b>		
Other Wind or Hail Deductible	\$500 / 2% / 3% / 4% / 5%	\$500 / 2% / 3% / 4% / 5%
Hurricane Deductible	2% / 3% / 4% / 5% / 10%	2% / 3% / 4% / 5% / 10%
<b>Additional Coverages</b>		
Debris Removal	Included - an additional 5% of the coverage limit is available if the expense exceeds the coverage.	Included - an additional 5% of the coverage limit is available if the expense exceeds the coverage.
Tree Removal Limit	Max \$500 per tree; \$1000 max total	Max \$500 per tree; \$1000 max total
Reasonable Repairs	Included	Included
Fire Department Service Charge	\$500	\$500
Property Removed	Included - no more than 30 days	Included - no more than 30 days
Loss Assessment	\$1,000	\$1,000
Glass or Safety Glazing Material	Included	Included
Ordinance or Law Coverage	25% of Coverage A included / 50% available	25% of Coverage A included / 50% available
Grave Markers	Up to \$5,000	Up to \$5,000
Fungi (Mold), Wet or Dry Rot, Yeast or Bacteria	\$10,000	\$10,000
<b>Special Limits</b>	<b>Homeowners Choice - WO HO2</b>	<b>Citizens HW2</b>
Money	\$200	\$200
Securities	\$1,500	\$1,500
Watercraft	\$1,500	\$1,500
Trailers	\$1,500	\$1,500
Jewelry, watches and furs	\$1,000	\$1,000
Firearms	\$2,000	\$2,000
Silverware and gold	\$200	\$200
Business property on premises	\$2,500	\$2,500
Business property off premises	\$500	\$500
Electronic apparatus while in or upon motor vehicle	\$1,500	\$1,500
Electronic apparatus used for business off premises NOT while in or upon motor vehicle	\$1,500	\$1,500
Refrigerated property on premises	\$500	\$500
<b>Optional Coverages</b>		
Personal Property Replacement Coverage	Available	Available
Water Back up and Sump Pump Overflow	Not available	Not available
Scheduled Personal Property	Not available	Not available
Dwelling Under Construction	Not available	Not available
Golf Cart Physical Damage and Liability	Not available	Not available
<b>Loss Settlement</b>		
Buildings under Coverage A or Coverage B	Replacement Cost - ACV initially, then pay repairs as work is performed and expenses are incurred.	Replacement Cost - ACV initially, then pay repairs as work is performed and expenses are incurred.
Personal Property; household appliances; structures that are not buildings	ACV; Replacement cost is available.	ACV; Replacement cost is available.