

HO3 Coverage Comparison
As of 8/1/2016

Coverages	Homeowners Choice	Citizens
Coverage A - Dwelling (max limit)	\$1,000,000	\$1,000,000
Coverage B - Other Structures	0% / 2% / 5% / 10% of A	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% (35% is default)	0% / 25% / 50%
Coverage D - Loss of Use	10% of A (Limited to 24 consecutive months)	10% of A (Limited to 24 consecutive months)
Coverage E - Personal Liability	\$100,000 or \$300,000	\$100,000
Coverage F - Medical Payments	\$2,000	\$2,000
Coverage Defaults		
Coverage B - Other Structures - Default Limit	10% of Coverage A	10% of Coverage A
Coverage C - Personal Property - Default limit	35% of Coverage A	25% of Coverage A
Deductibles		
Hurricane Deductible	2% / 5% / 10%	2% / 5% / 10%
All Other Perils Deductible	\$500 / \$1,000 / \$2,500	\$500 / \$1,000 / \$2,500
Sinkhole Deductible	10% of Coverage A	10% of Coverage A
Additional Coverages		
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	\$1,000 / \$2,000 / \$3,000	\$1,000
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
Ordinance or Law Coverage	25% included / 50% available	25% included / 50% available
Special Limits		
Homeowners Choice		
Money	\$200	\$200
Securities	\$1,000	\$1,000
Watercraft	\$1,000	\$1,000
Trailers	\$1,000	\$1,000
Jewelry and Furs	\$1,000 (Theft limit only)	\$1,000
Firearms	\$2,000 (Theft limit only)	\$2,000
Silverware	\$2,500 (Theft limit only)	\$2,500
Business Property on Premises	\$2,500	\$2,500
Business Property off Premises	\$250	\$250
Electronic apparatus while in or upon vehicle (covered perils; theft excluded)	\$1,000	\$1,000
Electronic apparatus NOT while in or upon vehicle (covered perils; theft excluded)	\$1,000	\$1,000
Fire Department Service Charge	\$500	\$500
Credit Card	\$500	\$500
Refrigerated Property	\$500	\$500
Watercraft Liability (not a sailing vessel)	Inboard and Inboard/Outboard engine 50hp or less Outboard engine 25hp or less (refer to HO3 form for details)	Inboard and Inboard/Outboard engine 50hp or less Outboard engine 25hp or less (refer to HO3 form for details)
Watercraft Liability (sailing vessel)	Less than 26 ft	Less than 26 ft
Permitted Incidental Occupancy	Available	Not Available
Debris Removal (tree removal max \$500)	5% of Coverage A, no more than \$500 for felled trees	5% of Coverage A, no more than \$500 for felled trees
Trees, Shrubs and Other Plants	5% of Coverage A, no more than \$500 per item	5% of Coverage A, no more than \$500 per item
Landlord's Furnishings	\$2,500	\$2,500
Vandalism and Malicious Mischief	no coverage if vacant > 30 consecutive days	no coverage if vacant > 30 consecutive days
Optional Coverages		
Specifically listed Other Structures	Not available	Not Available
Animal Liability	Not available	Not available
Sinkhole Coverage	Optional (underwriting review and approval)	Optional
Flood	Optional (underwriting review and approval)	Not available
Scheduled Personal Property	Not available	Not available
Personal Property Exclusion	Available	Available
Wind Exclusion	Available	Available
Personal Property Replacement Coverage	Available	Available
Scheduled Personal Property	Not available	Not available
Special Personal Property	Not available	Not available
Dwelling Under Construction	Not available	Not available
Golf Cart Physical Damage and Liability	Not available	Not available