



Homeowners Choice

Property & Casualty Insurance Company, Inc.[™]

HO6 Coverage Comparison

As of 8/1/2016

Coverages	Homeowners Choice	Citizens
Coverage A - Dwelling (max limit)	\$200,000	\$200,000
Coverage B - Other Structures	N/A	N/A
Coverage C - Personal Property (max limit)	\$200,000	\$200,000
Coverage D - Loss of Use	20% of C (Limited to 24 consecutive months)	20% of C (Limited to 24 consecutive months)
Coverage E - Personal Liability	\$100,000 or \$300,000	\$100,000
Coverage F - Medical Payments	\$2,000	\$2,000
Deductibles		
Hurricane Deductible	\$500 / 2% / 5% / 10%	\$500 / 2% / 5% / 10%
All Other Perils Deductible	\$500 / \$1,000 / \$2,500	\$500 / \$1,000 / \$2,500
Sinkhole Deductible	AOP Deductible	AOP Deductible
Additional Coverages		
Screened Enclosures, Pool, Carports	No coverage	No coverage
Loss Assessment	\$2,000 / \$3,000	\$2,000
Limited Fungi (Mold), Wet or Dry Rot, Yeast or Bacteria - Section I	\$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		
Money	\$200	\$200
Securities	\$1,000	\$1,000
Watercraft	\$1,000	\$1,000
Trailers	\$1,000	\$1,000
Jewelry and Furs (theft)	\$1,000	\$1,000
Firearms (theft)	\$2,000	\$2,000
Silverware (theft)	\$2,500	\$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 except theft)	\$1,000	\$1,000
Electronic apparatus NOT while in or upon vehicle (covered perils except theft)	\$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 HO6 form for details)	Inboard and Inboard/Outboard engine 50hp or less Outboard engine 25hp or less (refer to HO6 form for details)
Watercraft Liability (sailing vessel)	Less than 26 ft	Less than 26 ft
Debris Removal (tree removal max \$500)	5% of that limit of liability; not more than \$500 per felled tree	5% of that limit of liability; not more than \$500 per felled tree
Trees, Shrubs and Other Plants	Up to 10% of Coverage C Limit; no more than \$500 per item	Up to 10% of Coverage C Limit; no more than \$500 per item
Vandalism and Malicious Mischief	No coverage if vacant > 30 consecutive days	No coverage if vacant > 30 consecutive days
Optional Coverages		
Units Regularly Rented to Others	Available (Personal Property of Others and Section II Liability)	Available (Personal Property of Others and Section II Liability)
Dwelling Special Coverage	Available	Available
Specifically Listed Other Structures	Not available	Not Available
Animal Liability	Not available	Not available
Water Back Up and Sump-Pump Overflow	Not available	Not available
Scheduled Personal Property	Not available	Not available
Personal Property Exclusion	Not Available	Available
Wind Exclusion	Available	Available
Personal Property Replacement Coverage	Available	Available
Special Personal Property	Not available	Not available
Golf Cart Physical Damage and Liability	Not available	Not available