

## Personal Lines Coverage Quick Reference Guide

**Note:** The following is for information purposes only. Please refer to the policy for exact coverage description/specifics. This document does not amend or change any of the actual provisions of the insurance contract, nor does it imply there is coverage, other than as specified in the actual policy, its declarations and its endorsements.

This document may not contain all coverages, limitations or exclusions under the policy that may arise in a tropical storm or hurricane occurrence. *Note: Governance communications may alert adjuster to policy liberalizations, operational guideline changes and event-specific directives. Please reference Governance communications for directives.*

Provision	Explanation
<b>Property Not Covered</b>	<p>The policies do not cover carports, porches, patios constructed to be open to the weather and pool enclosures that have a roof or covering of aluminum, fiberglass panels, plastic, fabric or screening. Other non-covered structures include tiki huts, pergolas, gazebos, cabanas and thatch or lattice structures.</p> <p><a href="#">Refer to PNC Reference Guide.</a></p> <p><i>Note:</i> Similar structures attached to a mobile home (Coverage A), except awnings, are covered.</p>
<b>Freezer/Refrigerator Loss</b>	<p>Coverage C - \$500 is the maximum loss payable for covered property stored in freezers or refrigerators on the residence premises.</p> <p><i>Note:</i> Refer to the policy to determine if caused by a covered peril.</p>
<b>Debris Removal</b>	<p>Additional Coverage - Will pay the reasonable expense the policyholder incurs for removal of debris of covered property damaged. The amount is included in the limit of liability applying to the damaged property and an additional 5% of that limit is available when actual damage and debris removal exceed that limit of liability of the damaged property.</p> <p><a href="#">Refer to Tree Debris Reference Guide.</a></p> <p>The coverage will not pay for other types of debris removal such as pre-event debris removal.</p>
<b>Trees, Plants</b>	<p>There is no coverage for the replacement of tree, shrubs or plants damaged by the peril of wind.</p> <p><a href="#">Refer to Tree Debris Reference Guide.</a></p>

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<b>Tree Removal (Haul off)</b>	<p>Under the CIT HO policies, the Debris Removal coverage will pay the reasonable expense the policyholder incurs up to \$500 for tree removal from the residence premises, provided the tree damages a covered structure. \$500 is the most we will pay in any one loss for removal of all trees damaging a structure.</p> <p>Under the HW policies, the Debris Removal coverage will pay the reasonable expense the policyholder incurs up to \$1000 for the removal from the residence premises, insured's tree or neighbor's tree, provided the tree damages a covered structure. No more than \$500 of this limit will be paid for the removal of any one tree.</p> <p>Note: Dwelling Property (DP) policies do not provide this coverage.</p>
<b>Ordinance Or Law</b>	<p>Provided at 25% of Coverage A in homeowner policies providing building coverage, and condominium unit owner homeowner policies. N/A to dwelling and mobile home policies.</p>
<b>Reasonable Emergency Measures (CIT HO-3, CIT HO-6 &amp; CIT DP_3)</b>  <b>(Known as Reasonable Repairs in all other policy types)</b>	<p>In the CIT HO-3, CIT HO-6 and CIT DP-3 policy types, the "Reasonable Emergency Measures" Coverage requires that the policyholder must take "reasonable emergency measures" solely to protect the property from further damage.</p> <p>If insured property is damaged by a covered Peril, Citizens will pay the insured's reasonable costs to protect the covered property from further damage. This coverage applies <i>only</i> to covered property damaged by a covered peril. The taking of "Reasonable Emergency Measures" does not increase the limits liability that apply to the covered property and does not relieve the insured or his/her assignees of any applicable post-loss duties.</p> <p>In all other policy types, the "Reasonable Repairs" Additional Coverage will pay the reasonable cost incurred by the policyholder for necessary measures taken solely to protect against further damage. The Additional Coverage does not increase the limit of liability.</p>
<b>Property Removed</b>	<p>Property is insured against direct loss while being removed from a premises endangered by a Peril Insured Against and for no more than 30 days. Additionally, in the personal residential mobile home policies, up to \$500 is available for the reasonable expense to remove and return the endangered mobile home.</p>

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<b>Loss Assessment</b>	<p>Up to \$1,000 (\$2,000 in condominium unit owner policies) is available for the policyholder's share of loss assessment charged during the policy period against you by a corporation or association of property owners, when the assessment is made as a result of a direct loss to the property, owned by all members collectively, of the type that would be covered by this policy if owned by you, caused by a Peril Insured Against under COVERAGE A – DWELLING.</p> <p>No deductible applies to this coverage.</p>
<b>No Peril Created Opening (Wind Driven Rain)</b>	Building interior and personal property are not covered unless the direct force of wind or hail first damages the building causing an opening in a roof or wall and the rain, snow, sleet, sand or dust enters through this opening.
<b>Mandatory Evacuation</b>	Not covered.
<b>Loss of Use (Additional Living Expense/Fair Rental Value)</b>	Loss of Use provisions do not extend to pre-evacuation expense; however, if a civil authority prohibits the insured from use of the residence premises as a result of direct damage to neighboring premises by a Peril Insured Against in their policy, Additional Living Expense and Fair Rental Value loss is covered for no more than 2 weeks.
<b>Power Failure &amp; Utility Service (e.g. food service &amp; other loss)</b>	Not covered unless the failure results in a loss, from a Peril Insured Against on the residence premises. Then coverage is determined for the loss caused by that covered peril.
<b>Exterior Paint Exclusion</b>	<p>Loss to paint or waterproofing material applied to the exterior of the building or structure caused by windstorm is not covered.</p> <p>◇PRM (Multi-peril) - Applicable in specified Florida counties or areas.            ◇PRW (Wind) - Applicable statewide.</p>
<b>Existing Damage</b>	Damages which occurred prior to policy inception regardless of whether such damages were apparent at the time of the inception of this policy or discovered at a later date are not covered.

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<b>Duties After Loss</b>	<p>Among other duties after loss (and in some variation amongst the policy types), the policyholder must give prompt notice of the loss or damage, including a description of the property involved; and as soon as possible, provide description of how, when and where the loss or damage occurred.</p> <p>The policyholder must also take all reasonable steps to protect the Covered Property from further damage and keep a record of expenses necessary to protect the Covered Property, for consideration in the settlement of the claim. The personal residential CIT HO-3, CIT HO-6 and CIT DP-3 policies have additional requirements regarding notification.</p> <p>To prevent permanent repairs being made prior to Citizens review of the damages, except for reasonable emergency measures as described above, there is no coverage for repairs that begin before the earlier of: (a) 72 hours after we are notified of the loss, (b) the time of loss inspection by us, or (c) the time of other approval by us. Additionally, coverage is excluded if Citizens is prejudiced by failure of the insured to fulfill their duties after loss.</p> <p>There are no pre-event requirements.</p>
<b>Windstorm Protective Devices (Shutter Deployment)</b>	<p>Personal Residential homeowner or dwelling policies covering the building require the storm shutters to be closed and secured or else any loss payment is reduced by 15% for Class A shutters and by 9% for Class B shutters. For all other personal residential policies such as tenant contents, and for all commercial policies, the failure to close and secure storm shutters results in the discontinuation of the associated premium credit.</p>
<b>Fire Department Service Charge</b>	<p>Policies provide a \$500 limit for liability for fire department charges incurred when the fire department is called to save or protect covered property from a Peril Insured Against, when such service is assumed by contract or agreement. The personal residential policies do not provide the \$500 limit when the dwelling is located within a city or municipality furnishing such service.</p> <p>No deductible applies to this coverage.</p>