



Coverage Under a Citizens Policy

Homeowners policies are designed with the flexibility to meet the coverage needs of each individual family. This includes the ability to properly cover the items that are important and unique to your family. This might include family antiques or collectibles, a small boat, structures other than the main house, even the liability of owning a family dog.

Citizens Property Insurance Corporation was originally designed to provide coverage for Floridians who had no other option to insure their home. Since it was designed to be the last resort, a Citizens policy offers only a “one size fits all policy.” This means that there are few choices that you can make to tailor the policy to meet your needs.

The inability to “customize” a Citizens policy with its more limited coverage could mean that a future claim would be unpaid, while a more flexible, coverage-rich policy available from the private, open market could provide the coverage and pay the claim.

Some coverage gaps under a Citizens policy include:

- **No theft away from premises.** This means your personal property would not be covered while anywhere other than your home unless it is stored in a bank vault or public warehouse.

If your luggage was stolen while you are traveling on vacation, Citizens will not pay the claim.

- **Limited loss of use coverage.** Following a significant loss to your home, you may not be able live there until it is repaired or rebuilt. Citizens will pay you up to 10 percent of your home’s coverage limit for any additional living expense for up to 24 months.

If your home is covered for \$150,000 and is declared a total loss, Citizens will pay only \$15,000 for the additional living expenses incurred to maintain your normal standard of living that your family has while the home is rebuilt.

Personal property coverage is limited to 50 percent of the coverage limit for your home.

If your home is valued at \$150,000, you are limited to \$75,000 coverage for all your personal belongings. This includes all your furniture, electronics from

televisions to home computers, clothing for your entire family, and all household goods. Additional coverage cannot be purchased from Citizens.

- **Scheduled personal property (floaters) not available.**

Under a Citizens policy, valuable property such as art work, antiques, collectables, jewelry, and firearms cannot be “scheduled” for an amount of coverage agreed upon by you and the company. If the original, antique oil painting that has been in your family for generations is worth \$10,000, there is no way to cover it for that amount under a Citizens policy.

Also under a Citizens policy, there are limited coverage amounts for any loss to items such as jewelry, silverware, furs, collectables, and firearms when compared to many other available open market policies.

- **Important liability coverages to adequately protect your family are not available.**

- Watercraft liability endorsement for small boats is not available.
- Citizens’ liability coverage cannot be extended to your rental property or vacation home.
- Liability coverage is limited to \$300,000. Many families’ assets need greater protection.
- Medical payment coverage is limited to \$2,000. If a guest is hurt in your home, through no negligence of yours, their medical expenses would only be covered to that amount.
- If you have a home-based business, coverage for it or any other business activity is not covered by Citizens.
- Personal injury for things like libel and slander are not covered by Citizens.
- Animal liability is not covered by Citizens. If your family dog injures someone and they sue, the Citizens policy will not pay or defend the lawsuit.

Purchasing an insurance policy to protect your home is an important step in protecting your family. In Florida, purchasing a homeowners policy can be even more complicated.

All policies, whether from Citizens or a private, open-market insurance company, are not the same. Some policies available on the open market may include the same Citizens coverage gaps. That is why it is so important that you work closely with an independent insurance agent that can consider your needs and match you with the best fit for protecting your home.

For a comparison of how many private insurance companies’ coverage compares with Citizens, contact your independent insurance agent. For a list of independent insurance agents in your area go to www.faia.com and click “Find an Agent”.