

WE'VE GOT YOU COVERED!

At Florida Peninsula, we offer better coverage at a competitive rate because we understand what Floridians need when it comes to insuring their home. See how Florida Peninsula Coverages compare to Citizens. We think you will agree; at Florida Peninsula, our policies provide better coverages than Citizens.

COVERAGE DIFFERENCES: FLORIDA PENINSULA VS. CITIZENS PROPERTY INSURANCE CORPORATION

COVERAGE A: DWELLING AND COVERAGE B: OTHER STRUCTURES	CITIZENS	FLORIDA PENINSULA
1. Certain Other Structures and Enclosures (See page 3 for details)	No	Yes
COVERAGE C: PERSONAL PROPERTY – SPECIAL LIMITS OF LIABILITY	CITIZENS	FLORIDA PENINSULA
1. Securities, accounts, deeds, etc.	\$1,000	\$1,500
2. Watercraft and their trailers	\$1,000	\$1,500
3. Trailers not used with watercraft	\$1,000	\$1,500
4. Loss by theft of jewelry, watches, etc.	\$1,000	\$1,500
5. Loss by theft of firearms	\$2,000	\$2,500
6. Property away from residence premises used for business	\$250	\$500
7. Electronic apparatus & accessories while in or upon a vehicle	\$1,000	\$1,500
8. Electronic apparatus & accessories not in or upon a vehicle and used primarily for business while away from the residence premises	\$1,000	\$1,500
9. Covered property stored in freezers or refrigerators <small>(*WITH A \$100 SPECIAL DEDUCTIBLE)</small>	\$500	\$500*
10. Personal property stored in freezers or refrigerators located off the “residence premises”	No	Yes



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COVERAGE C: PERSONAL PROPERTY	CITIZENS	FLORIDA PENINSULA
1. Theft: Off-premise theft is covered	No	Yes
AVAILABLE ENDORSEMENTS	CITIZENS	FLORIDA PENINSULA
1. 10% Sinkhole Loss Coverage Deductible	AOP Deductible or 10% Deductible	10% Deductible
2. Scheduled Personal Property	No	Yes
3. Premium Packages (Plus, Gold, Platinum)	No	Yes
4. Jewelry and Furs — Increased Limits	No	Yes
5. Golf Cart Coverage	No	Yes
6. Animal Liability	No	Yes
7. Earthquake Coverage	No	Yes
8. Water Back-Up	No	Provided in Platinum Package

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CERTAIN OTHER STRUCTURES AND ENCLOSURES*	CITIZENS	FLORIDA PENINSULA
1. Any structure enclosed by screens on more than one side, constructed to be open to the weather, and not constructed of and covered by the same or substantially the same materials as that of the primary dwelling;	No	Yes
2. Carports, open sided porches that have a roof covering, and patios that have a roof covering, not constructed of and covered by the same or substantially the same materials as that of the primary dwelling;	No	Yes
3. Awnings, aluminum carports, and aluminum framed screen enclosures;	No	Yes
4. Any structure or attachment where that structure's roof coverings or exterior wall coverings are of thatch, lattice, slats, or similar material;	No	Yes
5. Slat houses, chickees, tiki huts, gazebos, cabanas, canopies, pergolas, or similar structures, constructed to be open to the weather.	No	Yes

*Effective for policies renewing on and after January 1, 2012. This coverage comparison is for HO-3 multi-peril policies only. This comparison sheet does not alter or change any coverage. Please refer to our policy for specific details.