



HomeWise Assumption Program compared to Citizens PLA

Program	HO-3	HO-4	HO-6	DP-3
Dwelling	Same	N/A	Same	Same
Other Structures	Same, except Citizens allows the rejection of Coverage B	N/A	N/A	Same
Personal Property	Same	Same	Same	Same
Personal Property - Special Limits of Liability	Same, except that HomeWise has a special \$100 deductible for refrigerated products	Numbers 10 & 11 are more limited under Citizens in that off-premises theft is excluded.	Numbers 10 & 11 are more limited under Citizens in that off-premises theft is excluded.	N/A
Additional Living Expense	Same	Same	Same	Same
Fair Rental Value	Same	Same	Same	Same
Additional Coverages (Other Coverages in the Dwelling Program)	Same	Same	Same	Same
Fungi, Wet or Dry Rot, Yeast or Bacteria	Same	Same	Same	Same
Ordinance or Law	Same	HomeWise includes this coverage for Additions and Alterations. Citizens does not.	Same	N/A
Catastrophic Ground Cover Collapse	Same	Same	Same	Same
Sinkhole	HomeWise includes coverage in the Special Provisions. Citizens excludes in Pasco & Hernando w/ the Buy-Back Option	Same	Same	HomeWise includes coverage in the Special Provisions. Citizens adds the coverage by endorsement.
Personal Liability	Same	Same	Same	Same
Medical Payments to Others	Same	Same	Same	Same
Animal Liability	Excluded on both policies	Excluded for Cov E, but not F.	Excluded for Cov E, but not F.	N/A
Screened Enclosure	Covered on both policies	Covered on both policies	Covered on both policies	Covered on both policies