











**Depopulation HO2 Coverage Comparison
Round 22 Assumption 12/1/2025**

Depopulation HO2 Coverage Comparison Round 22 Assumption 12/1/2025				
				
Coverage	Coverage Details		Can the coverage be added, changed, excluded, or the limit increased?	
Coverage A: Dwelling				
Covered Causes of Loss	Broad Form - Expanded Named Perils	Broad Form - Expanded Named Perils	Yes. See optional coverages.	Yes. See optional coverages.
Loss Settlement (RC or ACV)	Replacement Cost	Replacement Cost	No. Note: If the Dwelling is insured at less than 80% of its replacement cost, a coinsurance penalty may apply.	No. Note: If the Dwelling is insured at less than 80% of its replacement cost, a coinsurance penalty may apply.
Minimum Coverage A (Coverage for the dwelling)	\$50,000	\$50,000	No	Yes
Maximum Coverage A	\$1,500,000	\$1,500,000	No	Yes
Coverage B: Other Structures				
Covered Causes of Loss	Expanded Named Perils	Expanded Named Perils	No	No
Loss Settlement	Replacement Cost	Replacement Cost	No	No
Coverage Amount (as a percentage of Coverage A)	10% (1-2 Family) 5% (3-4 Family)	10% (1-2 Family)	Yes, up to 50% of Coverage A	Yes, up to 50% of Coverage A
Coverage C: Personal Property				
Covered Causes of Loss	Named Peril	Named Peril	No	No
Loss Settlement (RC or ACV)	Actual Cash Value	Actual Cash Value	Yes, Replacement Cost available	Yes, Replacement Cost available
Coverage Amount (as a percentage of Coverage A)	Zero or 50% (1-2 family) 30% (3 family) 25% (4 family)	50%	No	No
Coverage C: Personal Property Special Limits				
Theft away from premises	10% of Coverage C	10% of Coverage C	No	No
Money, bank Notes, etc.	\$200	\$200	No	No
Securities, deeds, etc.	\$1,500	\$1,500	No	No
Watercraft (other than personal watercraft, which are excluded).	\$1,500	\$1,500	No	No
Trailers not used with watercraft	\$1,500	\$1,500	No	No
Jewelry/Furs	\$1,500	\$1,500	No	No
Firearms	\$2,500	\$2,500	No	No
Silverware	\$2,500	\$2,500	No	No
Business property on premises	\$2,500	\$2,500	No	No
Business property off premises	\$1500	\$1500	No	No
Electronic apparatus	\$1,500	\$1,500	No	No
Antennas, tapes, wires, records, or other media	\$250	\$250	No	No
Refrigerated property off premises	Not covered	Not covered	No	No

				
Reasonable Emergency Measures Limit				
Reasonable Repairs	We will pay the reasonable cost incurred by you for the necessary measures taken solely to protect covered property is is damaged by a Peril Insured Against from further damage.	We will pay the reasonable cost incurred by you for the necessary measures taken solely to protect covered property is is damaged by a Peril Insured Against from further damage.	No	No
Emergency Water Removal Services: With policyholder consent, allows the company to provide an approved contractor to perform emergency water removal services solely to protect the dwelling and other structures.	Applies to accidental discharge of water from a plumbing, HVAC, appliance or fire sprinkler system. No deductible applies.	Applies to accidental discharge of water from a plumbing, HVAC, appliance or fire sprinkler system. No deductible applies.	No	No
Coverage D: Loss of Use	30%	30%	No	No
Coverage E: Liability	\$100,000	\$100,000	\$300,000 is available	\$200,000 and \$300,000 are available
Coverage F: Medical Payments	\$1,000	\$1,000	No	No
Additional Coverages				
Debris Removal (Trees – Wind)	5% of Coverage A with a limit of \$500 per tree	5% of Coverage A with a limit of \$1000 per tree	No	No
Credit Card, Fund Transfer, Forgery and Counterfeit Money	\$500	\$500	N/A	No
Loss Assessment	\$1,000 limit	\$1,000 limit	No	No
Optional Coverages				
Fortified Roof Coverage Fortified Roof - Upgrade Coverage Fortified Roof - With Hail Supplement Upgrade Coverage	Yes	Yes	No	No
Animal Liability	Covered - New Business prohibited breed	Covered - New Business prohibited breed	No	No
Earthquake Coverage	Not covered	Not covered	No	No
Flood Coverage	Not covered	Not covered	No	No
Extended/increased replacement cost on dwelling.	Not covered	Not covered	No	No
Identity Theft or Identity Fraud Expense Coverage.	Not covered	Not covered	No	No
Incidental Occupancy	Coverage for permitted incidental occupancy is limited under Section I and excluded under Section II	Coverage for permitted incidental occupancy is limited under Section I and excluded under Section II	No	No
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property.	\$10,000	\$10,000	No	No
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II – Liability.	\$50,000	\$50,000	No	No
Windstorm or hail exclusion when damages caused by rain, snow, sand or dust unless the direct force of wind or hail damages the building causing an opening in a roof or wall and the rain, snow, sleet, sand or dust enters through this opening.	Yes	Yes		
Windstorm or Hail Exclusion	No	No	No	No
Ordinance or Law (as a percentage of Coverage A)	10%	10%	No	No
Scheduled Personal Property	Not available	Not available	No	No
Credit Cards, Fund Transfer Cards, Forgery, Counterfeit Money, Cryptocurrency, etc.	Not available	Not available	No	No
Home share hosting	Not available	Not available	No	No





				
Water Loss Limitations				
Is there a complete water damage exclusion?	No	No	No	No
If water damage is excluded, is a buy-back offered?	N/A	N/A	N/A	N/A
Is there a coverage limitation restricting tear out and repair only to the portion of the plumbing system or appliance that caused the loss?	Yes	Yes	No	No
Roof Loss Settlement Limitations				
Actual Cash Value Loss Settlement due to age of roof?	No	No	No	No
Actual Cash Value Roof Loss Settlement due to roof type?	No	No	No	No
Deductible Options				
Hurricane Deductibles (as a percentage of Coverage A)	FAIR Plan - 2% or 5% Coastal Plan - 5%	FAIR Plan - 2% or 5% Coastal Plan - 5%	Available Deductible options based on the Plan.	Yes, at renewal
All Other Peril Deductibles	\$500, \$1,000, \$2,500, \$5,000, \$10,000	\$500, \$1,000, \$2,500, \$5,000, \$10,000	Available deductible options based on Coverage A amount.	Yes, at renewal











Optional Credits		
Wind Mitigation Credits	Yes. Credits are dependent upon wind resistive features installed. The proper certificate must be submitted.	Yes. Credits are dependent upon wind resistive features installed. The proper certificate must be submitted.
Alarm Credits	2% each for local Fire and Burglary 5% each for Central Station Fire and Burglary	2% each for local Fire and Burglary 5% each for Central Station Fire and Burglary
Payment Options and Policy Fees		
Are payment plans available, other than full-pay?	Yes	Yes
If Yes to above, what payment options are available?	All policies are placed on a 4 payment plan. First Installment due on effective date. Second Installment due 60 days after effective date. Third Installment due 150 days after effective date. Fourth Installment due 240 days after effective date.	Semi-Annual (2 pay) First Installment, 55%, due on effective date. Second Installment, 45%, due 180 days after effective date. Quarterly (4 pay) First Installment, 25%, due on effective date. Second Installment, 25%, due 60 days after effective date. Third Installment, 25%, due 150 days after effective date. Fourth Installment, 25%, due 240 days after effective date. Installment fees are \$6. Installment fees do not apply to the down payment.
What down payment percentage is required for each?	Down payment - 25% of premium plus fees and taxes	Semi-Annual: 55% plus fees and taxes Quarterly: 25% plus fees and taxes
Is premium finance available/acceptable?	Yes. A copy of the premium finance company contract is required with new and renewal policy.	Yes. A copy of the premium finance company contract is required with new and renewal policy.
Policy Fees	New Business \$65 Tax Exempt Surcharge 3%	GA Processing Fee \$25
Cancellation of Premium	Modified short rate if coverage existed for anytime between June 1 at 12:01 am and December 1 at 12:01 am and coverage with LCPIC less than 3 years with exceptions.	Pro-rata cancellation of return premium shall be used for all policies cancelled. All cancellations are subject to minimum premium requirements.
Minimum Policy Requirements - Section I		
Insured's Primary residence	Yes	Yes
Accessible by boat only?	No	No
Flood	No	No
If structure is built over water is flood required?	Risk is not eligible on this form.	Risk is not eligible on this form.
Requirements - Section II		
Swimming pool and pond	Cannot have a diving board or slide and must be surrounded by a 6th or taller fence with self locking and closing gate.	"Bodily injury" or "property damage" are excluded if without a fence permanently installed with a minimum height of four (4) feet and constructed of materials that provide a reasonable barrier to entry
Trampoline	Cannot have a trampoline	"Bodily injury" or "property damage" are excluded
List of other coverage limitations		
Any other coverage limitations not listed		



This document is a quick reference guide and does not change any of the coverages or exclusions that are in the actual policy form(s). For a precise and complete understanding of the terms, conditions, coverages, and exclusions, you should refer to the actual policy form(s), which can be obtained through your producer.

**Depopulation HO3 Coverage Comparison
Round 22 Assumption 12/1/2025**

				
Coverage	Coverage Details		Can the coverage be added, changed, excluded, or the limit increased?	
Coverage A: Dwelling				
Covered Causes of Loss	All causes of loss, with certain exclusions.	All causes of loss, with certain exclusions.	Yes. See optional coverages.	Yes. See optional coverages.
Loss Settlement (RC or ACV)	Replacement Cost	Replacement Cost	No. Note: If the Dwelling is insured at less than 80% of its replacement cost, a coinsurance penalty may apply.	No. Note: If the Dwelling is insured at less than 80% of its replacement cost, a coinsurance penalty may apply.
Minimum Coverage A (Coverage for the dwelling)	\$75,000	\$75,000	No	Yes
Maximum Coverage A	\$1,500,000	\$1,500,000	No	Yes
Coverage B: Other Structures				
Covered Causes of Loss	All causes of loss, with certain exclusions.	All causes of loss, with certain exclusions.	No	No
Loss Settlement	Replacement Cost	Replacement Cost	No	No
Coverage Amount (as a percentage of Coverage A)	10% (1-2 Family) 5% (3-4 Family)	10% (1-2 Family)	Yes, up to 50% of Coverage A	Yes, up to 50% of Coverage A
Coverage C: Personal Property				
Covered Causes of Loss	Named Peril	Named Peril	No	No
Loss Settlement (RC or ACV)	Actual Cash Value	Actual Cash Value	Yes, Replacement Cost available	Yes, Replacement Cost available
Coverage Amount (as a percentage of Coverage A)	Zero or 50% (1-2 family) 30% (3 family) 25% (4 family)	50%	No	Yes
Coverage C: Personal Property Special Limits				
Theft away from premises	10% of Coverage C	10% of Coverage C	No	No
Money, bank Notes, etc.	\$200	\$200	No	No
Securities, deeds, etc.	\$1,500	\$1,500	No	No
Watercraft (other than personal watercraft, which are excluded).	\$1,500	\$1,500	No	No
Trailers not used with watercraft	\$1,500	\$1,500	No	No
Jewelry/Furs	\$1,500	\$1,500	No	No
Firearms	\$2,500	\$2,500	No	No
Silverware	\$2,500	\$2,500	No	No
Business property on premises	\$2,500	\$2,500	No	No
Business property off premises	\$1,500	\$1,500	No	No
Electronic apparatus	\$1,500	\$1,500	No	No
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Refrigerated property off premises	Not covered	Not covered	No	No

				
Reasonable Emergency Measures Limit				
Reasonable Repairs	We will pay the reasonable cost incurred by you for the necessary measures taken solely to protect covered property is is damaged by a Peril Insured Against from further damage.	We will pay the reasonable cost incurred by you for the necessary measures taken solely to protect covered property is is damaged by a Peril Insured Against from further damage.	No	No
Emergency Water Removal Services: With policyholder consent, allows the company to provide an approved contractor to perform emergency water removal services solely to protect the dwelling and other structures.	Applies to accidental discharge of water from a plumbing, HVAC, appliance or fire sprinkler system. No deductible applies.	Applies to accidental discharge of water from a plumbing, HVAC, appliance or fire sprinkler system. No deductible applies.	No	No
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Windstorm or hail exclusion when damages caused by rain, snow, sand or dust unless the direct force of wind or hail damages the building causing an opening in a roof or wall and the rain, snow, sleet, sand or dust enters through this opening.	Building - No Contents - Yes	Building - No Contents - Yes		No
Windstorm or Hail Exclusion	No	No	No	No
Ordinance or Law (as a percentage of Coverage A)	10%	10%	No	No
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