

Dwelling Fire Coverage Comparison between Louisiana Citizens and Safepoint Insurance Company		
Coverages	Safepoint	Citizens
Coverage A - Dwelling (max limit)	\$750,000	\$750,000
Coverage B - Other Structures	Up to 25% of Coverage A Optional	Up to 25% of Coverage A Optional
Coverage C - Personal Property	\$150,000	\$150,000
Coverage D - Fair Rental Value	Up to 10% of Covg A (DWG-1); 10% of Covg A (DWG-2 & DWG-3)	Up to 10% of Covg A (DWG-1); 10% of Covg A (DWG-2 & DWG-3)
Coverage E - Additional Living Expense	Automatically as Additional Insurance for Coverages D & E Combined (DWG-2 & DWG-3)	Automatically as Additional Insurance for Coverages D & E Combined (DWG-2 & DWG-3)
Screened Enclosures/Hurricane Coverage	Not Available	Not Available
Coverage L - Liability	\$100,000 may increase to \$300,000	Not Available
Coverage M - Medical Payments	\$1,000	Not Available
Additional Coverages - may not be available on all policy forms		
Ordinance or Law	Not Available (DWG- 1); 10% of Coverage A or Coverage B (DWG 2 & DWG -3)	Not Available (DWG- 1); 10% of Coverage A or Coverage B (DWG 2 & DWG -3)
Optional Coverages- may not be available on all policy forms		
Permitted Incidental Occupancies	Available	Available
Specific Other Structures	Available	Available
Equipment Breakdown Enhancement Endorsement	Available	Not available

NOTE: This Coverage Comparison Chart is an outline of coverage for informational purposes only.

Coverage is qualified in its entirety by the actual language contained in the policy, declaration pages and other policy-related documents.

This Coverage Comparison Chart does not change any provisions in the homeowners policy.

Please see the policy, declaration pages and related documents for complete descriptions and details.