

Homeowners 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 (1-2 Family)	Up to 50% of Coverage A Optional	Up to 50% of Coverage A Optional
Coverage B - Other Structures (3-4 Family)	Up to 50% of Coverage A Optional	Up to 50% of Coverage A Optional
Coverage C - Personal Property (1-2 Family)	up to 50% of Coverage A	up to 50% of Coverage A
Coverage C - Personal Property (3Family)	up to 30% of Coverage A	up to 30% of Coverage A
Coverage C - Personal Property (4 Family)	up to 25% of Coverage A	up to 25% of Coverage A
Coverage D - Loss of Use	30% of Coverage A	30% of Coverage A
Coverage E - Personal Liability	\$100,000 Optional \$200,000 and 300,000 Available	\$100,000 Optional \$200,000 and 300,000 Available
Coverage F - Medical Payments	\$1,000	\$1,000
Deductibles		
Hurricane Deductible	2% / 5%	2% / 5%
All Other Perils Deductible	\$500 / \$1,000 / \$2,500 /\$5000 /\$10,000	\$500 / \$1,000 / \$2,500 /\$5000 /\$10,000
Additional & Optional Coverage Amounts		
Loss Assessment	Included - \$1000 Optional \$5,000 & \$10,000	Included - \$1,000 Optional amounts not available
Limited Fungi (Mold), Wet or Dry Rot, Yeast or Bacteria - Section I Property	\$10,000	\$10,000
Limited Fungi (Mold), Wet or Dry Rot, Yeast or Bacteria - Section II Liability	\$10,000	\$10,000
Ordinance or Law Coverage	You may use up to 10% of the limit of liability that applies to Coverage A for the increased costs you incur due to the enforcement of any ordinance or law	You may use up to 10% of the limit of liability that applies to Coverage A for the increased costs you incur due to the enforcement of any ordinance or law

Special Limits	Safepoint	Citizens
Money	\$200	\$200
Securities	\$1,500	\$1,500
Watercraft	\$1,500	\$1,500
Trailers	\$1,500	\$1,500
Jewelry and Furs	\$1,500 Limit for the peril of theft	\$1,500 Limit for the peril of theft
Firearms	\$2,500 Limit for the peril of theft	\$2,500 Limit for the peril of theft
Silverware	\$2,500 Limit for the peril of theft	\$2,500 Limit for the peril of theft
Business Property on Premises	\$2,500 Increased limits not available	\$2,500 Increased limits not available
Business Property off Premises	\$500 Increased limits not available	\$500 Increased limits not available
Electronic apparatus while in or upon vehicle (covered perils except theft)	\$1,500 Increased limits not available	\$1,500 Increased limits not available
Electronic apparatus and accessories used primarily for "business" while away from the "residence premises" and not in or upon a "motor vehicle". perils except theft)	\$1,500	\$1,500
Fire Department Service Charge	\$500	\$500
Credit Card	\$500	\$500
Watercraft Liability (not a sailing vessel)	Inboard and Inboard/Outboard engine 50hp or less Outboard engine 25hp or less (refer to HO3 form for details)	Inboard and Inboard/Outboard engine 50hp or less Outboard engine 25hp or less (refer to HO3 form for details)
Watercraft Liability (sailing vessel)	Less than 26 ft	Less than 26 ft
Permitted Incidental Occupancy	Available	Available
Debris Removal (tree removal max 500)	5% of Coverage A, no more than \$500 for fallen trees	5% of Coverage A, no more than \$500 for fallen trees
Trees, Shrubs and Other Plants	5% of Coverage A, no more than \$500	5% of Coverage A, no more than \$500
Landlords furnishings	\$2,500	\$2,500
Vandalism and Malicious Mischief	no coverage if vacant > 60 consecutive days	no coverage if vacant > 60 consecutive days
Optional Coverages		
Specifically listed Other Structures	Available	Available
Home Computer Coverage	Available	Not available
Personal Property Replacement Coverage	Available	Available
Equipment Breakdown	Available	Not available
Identity Theft	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.