



Avatar's Coverage Comparison with Citizens

(Last Updated 12/2008)

1. BASIC COVERAGES.

ITEM	AVATAR	CITIZENS
Coverage A (Dwelling)	Identical to Current Citizens Value.	Current Citizens Value
Coverage B (Other Structures)	10% included	10% included
Coverage C (Personal property)	50% included Optional amounts available up to 75% Replacement Cost Option	50% included. No increased limits available. Replacement Cost Option
Coverage D (Loss of Use)	10% included	10% included
Coverage E (Liability Coverage)	\$100K included. Optional amounts available up to \$500K.	\$100K included. Up to \$300K available
Medical payments	\$1,000 included. Up to \$5,000 available.	\$1,000 included. Up to \$2,000 available
Medical payments	\$1,000 included. Up to \$5,000 available.	\$1,000 included. Up to \$2,000 available

2. ADDITIONAL COVERAGES.

ITEM	AVATAR	CITIZENS
Debris Removal	Included	Included
Reasonable Repairs	Included	Included
Trees, Shrubs etc.	Included	Included
Fires Dept Svc Charges	Included	Included
Property Removed	Included	Included
Credit Card	Included	Included
Collapse	Included	Included
Glass, Glazing	Included	Included

ADDITIONAL COVERAGES.(Continued)

ITEM	AVATAR	CITIZENS
Mold	Included	Included
Landlord's Furnishings	Included	Included
Sinkhole Coverage	Included	Included
Catastrophic Collapse	Included	Included
Accidental Death	Included	Included
Temperature Change	Included	Included
Power Interruption	Included	Included
Arson Reward	Included	Included

3. OTHER OPTIONAL COVERAGES

ITEM	AVATAR	CITIZENS
Personal Property	Option to Purchase Up to 75% of Coverage A	Increased Limits Not Available
Personal Liability	Option to Purchase Up to \$500,000	Up to \$300,000
Personal Property Replacement Cost	Available	Available
Sinkhole Coverage	Included in Basic Rate	Not Included in Basic Rate
Mold	\$10,000 included. Option Up to \$50,000	\$10,000 included. Option Up to \$50,000
Loss Assessment.	\$1,000 included. Option To Purchase Up to \$10,000	\$1,000 included. Option Up to \$3,000
Law & Ordinance Coverage	25% and 50% options available.	25% and 50% options available.
Sewer & Drain Back Up	Available Option	Not Available
Golf Cart	Option Available	Not Available
Identity Theft	Option Available	Not Available

4. PERSONAL PROPERTY COVERAGE INCREASED LIMITS

ITEM	AVATAR	CITIZENS
Money	\$200	\$200
Business Property away from residence premises	\$250	\$250
Securities	\$1,000	\$1,000
Watercraft	\$1,000	\$1,000
Firearms	\$2,000	\$2,000

Jewelry	\$1,000	\$1,000
Silverware	\$2,500	\$2,500
Business Property	\$2,500	\$2,500
Stamps, Trading cards etc	\$1,000	\$1,000

5. ADDITIONAL DISCOUNTS.

ITEM	AVATAR	CITIZENS
Protective Devices. (Alarms etc.)	Up to 20% Cumulative	Up to 10% Cumulative
Gated Community	10%	Not available
New Home (Less than 10 years old)	Up to 10%. No Surcharge on Older Homes.	Up to 10%. Surcharge for Older Homes
55 and retired discount	Available	Not Available