

Update: COVID-19 Cancellation and Nonrenewal Moratorium Continues

August 10, 2020

Details

Citizens remains committed to our policyholders who are dealing with continued challenges from COVID-19 amid a forecast for an active hurricane season. As a result, Citizens will extend the moratorium for policy cancellations at least until the end of 2020. Citizens also will continue suspension of nonrenewal notices to policyholders until at least the end of 2020.

Important Note

Please disregard the August 15 resumption date announced in the July 9, 2020, [Agent Updates bulletin](#).

Past-Due Premium Amounts

The moratorium provides flexibility to policyholders who are dealing with continued challenges from COVID-19 but does not eliminate payment obligations. Once Citizens lifts the moratorium, all past-due premium payments will be due. To avoid a large total past-due premium at that time, we urge direct-billed policyholders to contact us immediately for a special payment arrangement. This option is available only to COVID-affected direct-billed policyholders with a past-due amount, and they must contact Citizens to initiate the arrangement. See FAQ [4175](#) for details about the payment arrangement.

Notes

- Payment arrangements are available for new-business policies only if the policyholder has paid their down payment.
 - Current policyholders who have fewer than three months remaining in their policy term now are eligible to participate in a payment arrangement.
 - Policyholders must request a payment arrangement for each term.
 - Payments will be applied to the oldest invoice first.
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Cancel Unwanted Coverage

Because policies are not cancelling for nonpayment, it is vital for policyholders to advise their agent or Citizens as soon as possible if coverage no longer is needed. Agents can cancel the policy in PolicyCenter® or policyholders can:

- Email customer.care@citizensfla.com with the insured property address, the name of the policyholder

- and the cancellation date. The email must be from the email address on file with Citizens.
- Complete Citizens online form at www.citizensfla.com/cancellation-request
 - Call Citizens Customer Care Center, 866.411.2742, weekdays from 8 a.m. to 5:30 p.m. ET.

Cancelling policies for coverage that no longer is needed will reduce the potential for a large commission chargeback on all cancelled policies when the moratorium is lifted. It will also prevent Citizens from sending additional bills and communications.

Payments and Required Documents for New Business

Citizens must receive at least an initial down payment from the customer (or payment from mortgagee) for a binder to issue.

If a payment is not received, a rescission notice will issue.

Citizens has a program to support new-business submissions that may have special circumstances due to COVID-19 and has extended this program until at least the end of 2020. Agents must upload all required documents or request to defer these documents for a new policy to issue. For more information, see the [Agent Updates bulletin](#) dated April 3.

Policyholder and Agent Communications
Citizens will:

- Email affected agents and provide past-due policy lists and details regarding payment options beginning this week and will continue to do so monthly
- [Mail](#)/email current past-due direct-billed policyholders who were sent a notice on July 14 with payment options and updated information this week
- [Mail](#)/email newly past-due direct-billed policyholders with information about our special payment arrangement and how to cancel if they no longer need coverage. We will send this to new past-due policyholders monthly.

Resources

To assist agents with servicing these customers, please refer to the following:

- Log in to the *Agents* website to view:
 - *Talking Points: Citizens' Response to the Coronavirus Health Risk*: [FAQ 4170](#)
 - Job Aid: Policy Cancellation: [FAQ 3701](#)
- [Guidelines](#) for agencies accepting credit card payments
- [Agent Updates bulletin](#) dated April 3
- [Agent Updates bulletin](#) dated May 22

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