

Hurricane Irma Emergency Order

September 25, 2017

To protect the public health, safety and welfare of Florida policyholders in the aftermath of Hurricane Irma, the Florida Office of Insurance Regulation (OIR) has issued Emergency Order 214271-17-EO.

Details

For certain nonrenewals and cancellations, the emergency order requires a property insurer to extend coverage through October 15, 2017.

Citizens is making every effort to identify its policyholders impacted by the emergency order. These policyholders will receive a notice in the mail (and an email for those who have an email address on file) advising how the order affects their coverage with Citizens.

Some of your customers' policies already have been reinstated or their cancellations rescinded. If so, they soon will receive an invoice for the premium needed for the continued coverage made available under the order. Our website now offers a convenient online payment option for both commercial and personal lines that does not require activation of an account in Manage myPolicy.

Notes

- A policy note will be added to PolicyCenter[®] reflecting any action taken.
 - A copy of the letter sent to policyholders regarding the extension of coverage will be added to PolicyCenter.
 - If you have questions or feel that a customer impacted by this rule was not identified by Citizens, call 888.685.1555, and an Underwriter will review the file.
 - Agents who have been identified as having impacted policies will be contacted by their Citizens Agency Field Manager. They also will receive an Agent Alert with more detailed information and instructions for policy handling.
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Additional Information

Additional items outlined in the order:

- It prevents Citizens from nonrenewing or cancelling a personal residential or commercial residential policy, where Hurricane Irma damaged the insured dwelling or residential property, for at least 90 days after the dwelling or residential property has been repaired. Exceptions apply.
- It provides policyholders who were required to perform any act or submit information with respect to their policy by September 4, 2017, more time to supply required information. This does not apply to any premium due in the normal course of business, to new policies issued on or after September 10, 2017, or supplying information regarding a Hurricane Irma claim.
- It is not applicable to policyholder-requested cancellations.
- It is not applicable to assumed policies in our depopulation program.
- It is not applicable to policies that have been removed from Citizens due to offers from the Property Insurance Clearinghouse.
- It is expected to delay the effective dates for 2018 rates. Timelines for rules and form changes are being reviewed. As usual, changes will be communicated via an Agent Bulletin and at least 30 days prior to the effective date of the change.

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