

Postponement: Nonrenewal of Policies Without Proof of Roof and/or Electrical Updates

October 22, 2018

As outlined in the [Commercial Lines Bulletin](#) dated May 1, 2017, Citizens requires proof of roof and/or electrical updates for older commercial buildings.

Citizens originally had planned to begin nonrenewing policies on older commercial buildings that do not have proof of roof and/or electrical updates, starting July 1, 2019; however, with the aftermath of Hurricanes Irma and Michael, Citizens has postponed beginning these nonrenewals until July 1, 2020.

To assist you in helping your customers comply with this eligibility rule:

- Beginning with July 2018 renewals, PolicyCenter[®] sends a notification activity called *Policy xxxxxx has imminent Non-renew conditions* to remind agents to submit proof of roof and/or electrical updates for applicable policies.
- Agents should submit proof of roof and/or electrical updates via a new activity called *CL Only: Roof/Electrical Update*.

New Activity for Agents: CL Only: Roof/Electrical Update

To submit the required documents, agents should:

1. Upload proof of roof and/or electrical updates to the policy.
2. Select **Actions** → **New Activity** → **Request** → **CL Only: Roof/Electrical Update** to initiate the activity.
3. Select **Link Document**, and then select **Required Document** on the *Document Type* drop-down menu to link the uploaded document(s).
4. If warranted, add a note in the activity's *New Notes* section.
5. Select **Send Request** to send the activity and documents to Underwriting.

Required Documents

Acceptable forms of documentation include, but are not limited to:

- A completed [Commercial Roof Condition Inspection Form](#) to verify the roof covering has been updated or replaced, based on the age of the roof covering
 - For buildings constructed 1975 or earlier, a completed [Commercial Electrical Inspection Form](#) to verify the electrical system is updated or in good working condition
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Notes

- Forms must be completed by a Florida-licensed roofer or electrician or a general contractor.
 - Other acceptable documentation to verify roof and electrical updates are outlined in the *Required Document Guides* (see *Resources* section below).
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Resources

For more information, log in to the *Agents* site, go to the **Commercial** section, and then select **CR-M**, **CR-W**, **CNR-M** or **CNR-W** under the *Commercial* column on the left to view:

- *Underwriting Guidelines*: Select **Manuals** in the middle column to filter to the manuals.
- *Citizens Commercial Roof Condition Inspection Form* and the *Citizens Commercial Electrical Inspection Form*: Select **Submission** in the middle column to filter to forms.
- *Required Document Guides*: Select a guide under the *Spotlight* column on the right. They're also available in PolicyCenter.

Agents also can log in and select **Search** → **Search Frequently Asked Questions** at the top of any webpage, and enter *electrical update*, *roof condition* or *roof update* in the search field.

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