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# What You Need to Know About **Underwriting Field Surveys**



## **Helpful Policyholder Tip:**



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Citizens, like most insurance companies, requires periodic underwriting field surveys of homeowner properties to verify eligibility, replacement value and certain building characteristics. These field surveys also may help you by identifying potential issues before they become problems.

As stated in our applications and policies, Citizens reserves the right to conduct underwriting field surveys at any time during the policy term.

These field surveys are **free** to you and are conducted by third-party professional field survey companies by field representatives. Underwriting field surveys vary in scope and are explained in this brochure.

### Underwriting Field Survey Process – What to Expect

Before surveying your property, Citizens will send you and your agent an email with information about the underwriting field survey process and what to expect. The field survey company will contact you to schedule the survey within a week of our email, and they will advise you which field survey type is scheduled.

#### Helpful Policyholder Tip:



Make sure your contact information with Citizens is correct because that's what the field survey company uses to contact you. Call your agent right away if you need to update this information.

### Types of Underwriting Field Surveys

Two Types of Underwriting Field Surveys:

- **Exterior inspections:** No one needs to be present during the survey; however, the field representative will need access to the entire exterior of the home while they examine the roof, outbuildings, and exterior conditions.
- **Interior/external inspections:** You or your designee (18 years old or older) must be present to allow interior access for the field representative to evaluate the electric, plumbing, and HVAC systems, in addition to the roof and exterior conditions.

Regardless of field survey type:

- Contact the field survey company immediately if you need to reschedule.
- Dogs and other pets must be secured during the inspection.

#### Helpful Policyholder Tip:



- Contact the field survey company immediately if you need to reschedule.
- Contact your agent if you cannot be present and are unable to designate someone to allow interior property access.

#### Important!

If the field survey company cannot inspect your property or you refuse the survey, your policy may be cancelled or nonrenewed by Citizens.

#### Underwriting Field Survey Results and Questions

The results of the underwriting field survey will be ready within three weeks. Your agent can answer any questions you may have and advise you of any findings requiring further action.

For more information, visit [www.citizensfla.com/inspections](http://www.citizensfla.com/inspections).

