

Reminder: Bind Coverage for FedNat, Maison and Monarch Policyholders by July 13

June 29, 2022

As a reminder, FedNat Insurance Company, Maison Insurance Company and Monarch National Insurance Company policies affected by the Office of Insurance Regulation's [consent order](#) will be cancelled effective June 29, 2022, at 12:01 a.m.

Citizens-appointed agents can bind coverage for affected policyholders using our [expedited new-business process](#) – but only until July 13, 2022. This process relaxes some of Citizens' eligibility rules, including the Property Insurance Clearinghouse and required document procedures.

After July 13, 2022, you must use our standard new-business application process.

Note: This expedited submission process only applies to agents who have customers affected by this consent order.

To recap the expedited process:

- Citizens has statutory maximums on coverage limits. Refer to the appropriate Personal Lines manual for details.
- Citizens' coverage may not be identical to the coverage options offered by the prior carrier's policy. Agents should review the quick quote with their customer to verify the policy type and coverage, dwelling construction, and other property characteristics for accuracy and make necessary changes prior to binding the application.
- Agents should apply wind loss mitigation discounts based on the current form available. If the current form is expired, it may be provided as a required document. A new form will be required within 90 days to retain the discount.
- Agents can defer required documents by submitting the [Document Deferral Form for Fed Nat, Maison and Monarch Policyholders](#) in lieu of the following required documents in PolicyCenter®:
 - 4-point inspection form
 - Roof condition documentation
 - Current *Uniform Mitigation Verification Inspection Form* (OIR-B1-1802)
- For direct-bill policies, payment must be applied within 21 days of the binder effective date or the binder will be rescinded. Initial down payment

can be submitted online via PolicyCenter or the [one-time payment](#) tool on Citizens' website.

Resources

For more information, log in to the *Agents* site and select:

- **Personal > PR-M or PR-W** and (on the right side of the page):
 - Refer to the appropriate *Product Guides*
 - Select the most recent version of the *Underwriting Guidelines* under *Manuals*
- **Training > Citizens Essentials** for online webinar recordings to help you navigate the new-business submission process and service your customers.
- **Training > Personal Job Aids** to access:
 - [Expedited Submission Guide for Citizens-Appointed Agents](#)
 - [Uploading and Linking Documents](#)
 - *Required Document Guides* (by policy form on the right-hand side)
- **Training > Webinar Recordings** and look for *Placing FedNat, Maison and Monarch Policies with Citizens*
- **FAQs** on the top menu. Enter *Fednat, Maison, Monarch* or *+document +deferral* in the *Search* field.

Appointed agents can submit questions to Citizens by replying to this email or logging in to the *Agents* website and choosing the *Contact Us* link on the top of the page. Citizens will respond within five business days. Agents also can contact the Customer Care Center at 888.685.1555.

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