

## Reminder: Bind Coverage for Southern Fidelity Policyholders by August 1

July 25, 2022

As a reminder, Southern Fidelity Insurance Company was ordered into liquidation as of June 15, 2022. All Southern Fidelity policies were cancelled, effective July 15, 2022, at 12:01 a.m. For more information, see the [order](#).

Citizens-appointed agents can bind coverage for affected policyholders using our [expedited new-business process](#) until August 1, 2022. This process relaxes some of Citizens' eligibility rules, including the Property Insurance Clearinghouse and required documentation procedures.

After August 1, 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 liquidation 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. Agents should 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 Expedited Submission](#) 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- For direct-bill policies, payment must be applied within 21 days of the binder effective date or the binder will be rescinded.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 either 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** (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 Southern Fidelity Policies with Citizens*
- **FAQs** on the top menu. Enter *Southern Fidelity* or *+document +deferral* in the *Search* field.

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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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