



Citizens' Flood Insurance Requirements

Within Flood Hazard Area:

Insured properties with wind coverage within the Special Flood Hazard Area (as defined by the National Flood Insurance Program (NFIP)) must maintain a flood policy.

Effective 4/1/23 for New Business

Effective 7/1/23 for Renewal Business

Outside Flood Hazard Area:

Insured properties with wind coverage outside of the Special Flood Hazard Area must maintain a flood policy.

Effective 1/1/24: Properties valued \$600,000 or more

Effective 1/1/25: Properties valued \$500,000 or more

Effective 1/1/26: Properties valued \$400,000 or more

Effective 1/1/27: All properties regardless of value

Flood Coverage Requirements

Dwellings and Condo Owners policies: Equal to or greater than Citizens' separate Coverage A and C limits

Tenant Contents policies: Equal to or greater than Citizens' Coverage C limits

If the above limits are not available from the NFIP, Citizens will accept the maximum coverage amount for which the insured is eligible.

Maximum NFIP limits:

Regular program: \$250,000 Coverage A, \$100,000 Coverage C

Emergency program: \$35,000 Coverage A, \$10,000 Coverage C