

«Agency\_Name»

«Agency\_Mailing\_Address1»

«Agency\_Mailing\_City», «Agency\_Mailing\_State» «Agency\_Mailing\_Zip»



Property Address:

<Policyholder Name>  
<Policyholder Mailing Address 1>  
<Policyholder Mailing Address 2>  
<Policyholder Mailing City>, < Policyholder Mailing State>  
<Policyholder Mailing Zip>

<Policyholder Property Address 1>  
<Policyholder Property Address 2>  
<Policyholder Property City>, FL  
<Policyholder Property Zip>

September xx, 2023

Policy Number: <Riskid>

## **Combined Coverage A and Coverage C Maximum Limits**

**In accordance with Emergency Order 315284-23-EO**

Dear Policyholder:

The Florida Office of Insurance Regulation (OIR) has issued an emergency order due to the impacts of Hurricane Idalia. Your policy was recently nonrenewed or scheduled to nonrenew. Due to the requirements of the order, coverage under your policy will be continued through October 31, 2023, unless you or your premium finance company requests cancellation. Pursuant to the emergency order, you will be required to pay for the continuation of coverage. Your nonrenewal has been rescinded, and, if applicable, a renewal offer and a billing invoice will be issued.

Premium must be paid by the due date on the invoice to ensure continued coverage after October 31, 2023. If your premium is paid from your lender, you will need to notify them to remit payment to Citizens by the due date on the invoice.

*Note:* If the premium due date is prior to October 31, 2023, your premium must be paid no later than October 31.

Your policy was nonrenewing because the condominium unit's combined dwelling and contents Coverage A and C amounts would have been \$700,000 or more at renewal due to applied inflation factors. Under Florida law, dwellings outside of Miami-Dade and Monroe counties with a replacement cost of \$700,000 or more are not eligible for coverage with Citizens.

Citizens will not apply the inflation factor to your renewal policy, and your Coverage A and Coverage C limits of liability will be the same for the 2023-2024 policy term. Under no circumstances, now or in the future, will your policy be renewed at an amount greater than the maximum coverage limit established by Florida law.

Contact your agent with any questions you may have, if you do not want to renew your policy or already have insurance with another company replacing your Citizens coverage.

Report claims promptly through myPolicy or by calling our 24/7 Claims Hotline at 866.411.2742.

If you need to verify the status of your policy, contact your agent or the Citizens Customer Care Center at 866.411.2742.

Citizens policyholders who are registered for myPolicy can access policy, claims and billing information, and view policy documents online. Personal lines policyholders can elect paperless delivery. You can complete your registration at [www.citizensfla.com/mypolicy](http://www.citizensfla.com/mypolicy) if you do not have a myPolicy account. You will need your:

- Policy number
- Property/primary ZIP
- Email address on record with Citizens

Citizens Property Insurance Corporation