



Action Required: Submit Proof of Flood Insurance to Your Agent

Month XX, 2024

Policy Number: <policy>

Dear Policyholder:

Recent legislative changes affect your eligibility to maintain your property insurance with Citizens. Because your property is located in a special flood hazard area and your policy includes wind coverage, you *must* have flood insurance for the dwelling insured by your Citizens policy. If you submit proof acceptable to Citizens that you have obtained the required flood insurance, submit a signed *Policyholder Affirmation Regarding Flood Insurance*, and continue to meet all other underwriting requirements for eligibility, you will be eligible to renew your Citizens policy. You will need to maintain flood coverage for the insured dwelling for as long as you are insured through Citizens.

Our records indicate that you meet at least one of the following conditions. You:

- Currently do not have flood insurance for the insured dwelling and will need to submit proof that you have obtained a flood policy (e.g., a copy of your flood policy Declarations or proof of application and payment), as well as sign a [Policyholder Affirmation Regarding Flood Insurance](#) (CIT FW01) for your policy to be eligible for renewal.
- Have flood insurance for the insured dwelling that doesn't meet the minimum coverage amount required. This means you will need to work with your agent to update your flood coverage to meet the requirement, submit a copy of your flood policy Declarations and sign a [Policyholder Affirmation Regarding Flood Insurance](#) (CIT FW01) for your policy to be eligible for renewal.
- Have flood insurance for the insured dwelling that meets the minimum coverage amount required. You will, however, need to provide current proof of flood coverage and sign a [Policyholder Affirmation Regarding Flood Insurance](#) (CIT FW01). You must submit this required document to your agent by your policy renewal date.

If you have already submitted this documentation to your agent, contact them to ensure they received and processed it.

How Much Flood Insurance Do You Need?

You are required to obtain dwelling flood coverage from the National Flood Insurance Program (NFIP) or a private insurance carrier for Dwellings: Equal to or greater than Citizens' separate Coverage A.

If the above limit is not available from the NFIP, Citizens will accept the maximum amount for which you are eligible. The maximum NFIP limits are:

- Regular Program: \$250,000 Coverage A
- Emergency Program: \$35,000 Coverage A

If you are unable to secure coverage that matches Citizens' coverage limit but is below the maximum NFIP limits available, you will be required to submit documentation supporting the coverage limit.

What Happens Next?

To implement this requirement, Florida law states that flood insurance must be in place by the time of policy renewal. If, however, you receive a notice of nonrenewal solely because you do not currently have the required flood insurance, don't be alarmed. The notice will be rescinded and you will receive a renewal offer from Citizens if you provide proof of the required flood insurance and sign and submit the [Policyholder Affirmation Regarding Flood Insurance](#) (CIT FW01) before the end of your current policy term.

If you receive a nonrenewal notice from Citizens, you must resolve each reason for nonrenewal stated on the notice, and submit documentation acceptable to Citizens, for the nonrenewal to be rescinded and to be eligible for a renewal offer for your policy.

Flood zones are updated frequently. Contact your agent to confirm if you are in a flood zone before your renewal and to get answers to any questions you may have.

You also can visit the [NFIP](#) for more information about flood insurance and to find a flood insurance provider.

Do not reply to this email. If you have a question about this email or your policy, contact your agent or the Customer Care Center at 866.411.2742 or use our [Contact Us](#) form.

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866.411.2742

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Get specific policy information weekdays from 8:00 a.m. to 5:30 p.m. ET