

Action Required: Submit Proof of Flood Insurance for Renewing Policies with Coverage A 600k or more

May 15, 2024

As announced in [Personal Lines Bulletin: Flood Insurance Requirement Changes for Coverage C](#), Citizens is updating our eligibility rules to comply with the recently updated flood coverage law requirements effective May 10, 2024.

Flood coverage is no longer required for contents as a condition of eligibility with Citizens and is only required for dwellings (Coverage A). A one-time [email](#) will be sent to policyholders who received a previous mailer advising that they need contents coverage for policies expiring on or between May 17, 2024, and July 8, 2024.

Policies located in the Special Flood Hazard Area (SFHA) that include wind coverage must obtain flood coverage for the insured dwelling by July 1, 2024. This communication will assist you with identifying your affected customers who:

- Are not located in a special flood zone
- Have policies that include wind coverage and
- Have policies that insure a dwelling with a replacement cost of \$600,000 or more

The information below will help you guide your customers through the next steps to be eligible to renew coverage with Citizens.

Notes:

- Attached is a list of your potentially affected policies outside of the Special Flood Hazard Area whose replacement cost is \$600,000 or more that are renewing between May 15, 2024, and December 2024. Microsoft Excel or compatible spreadsheet software is necessary to open it. The agency principal can also request the list by sending an email to agent.outreach@citizensfla.com.
- The pre-renewal activity *Policy XXXX has been Scheduled for Nonrenewal-Underwriting* will be created on the agent of record's desktop identifying policies that will require action to meet the eligibility requirements to receive a renewal offer. The risk must meet all underwriting requirements, including required flood coverage, to be eligible for a renewal offer.
- Citizens is sending this information to the agent of record.

Coverage Requirements

Policyholders will need to secure flood coverage for the insured dwelling from the National Flood Insurance Program (NFIP) or a private insurance carrier. The coverage must be equal to or greater than Citizens' Coverage A limit. Policyholders must also sign and submit the [Policyholder Affirmation Regarding Flood Insurance](#) (CIT FW01).

If the above limit is unavailable 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
- Emergency Program: \$35,000 Coverage A

Notes:

- Policies with windstorm or hail coverage excluded, assumed policies that are not renewing with Citizens, contents only policy types, and condominium-unit owner policies are not required to purchase flood coverage.
- Risks ineligible for an NFIP Flood Policy may still be eligible for a Citizens policy, excluding wind coverage.

Renewal Business Process

To assist you with managing policyholders impacted by this change, please see the [Renewal Guide](#), which outlines the process, timelines, and requirements that will be necessary to renew.

Required Documentation

To demonstrate compliance with the flood requirement, all policyholders meeting the conditions above are required to submit the following documents:

- A completed [Policyholder Affirmation Regarding Flood Insurance](#) (CIT FW01)
- Proof of flood coverage, which can be any of the following:
 - If an application for flood coverage is pending, a copy of the submitted application and proof of payment as initial proof of compliance
 - A copy of the flood policy declarations
 - Citizens' Wind Only Policies: Proof that the customer has a flood endorsement that meets the minimum standard on their underlying multiperil policy

To submit the required flood policy details and to link to the required documentation listed above, PolicyCenter® changes can include:

- A policy change if the renewal has not been generated or there is a future effective nonrenewal.
- A policy change at renewal or policy rewrite if excluding wind coverage.

Notes:

- A reinstatement request activity may be submitted if the policy nonrenewal has been issued for failure to provide the flood information listed above as long as it's before the non-renewal date.
- Refer to the [Policy Change](#) job aid to submit changes and link documents.

Policyholder Notifications

Citizens will send the following types of notices to inform policyholders of the requirement to purchase and maintain flood insurance as a condition of continued eligibility with Citizens:

- Courtesy [email](#) to affected policyholders 145 days prior to their policy's expiration date
- Nonrenewal notices automatically mailed to policyholders 130 days prior to their policy's expiration date
- Reminder email sent 60 days before the policy's expiration date, to policyholders who have not provided acceptable proof of flood coverage yet

Resources

Agents and consumers may visit FloodSmart.gov or the [Florida Office of Insurance Regulation](#) (OIR) for information about flood insurance and to find a flood insurance provider. The website, job aids and underwriting manuals will be updated as soon as possible.

Log in to the *Agents* website and:

- Select **Personal** > **Flood** for more details about Citizens' flood insurance requirements
- Select **Personal** > **PR-M** or **PR-W**, and then select the appropriate policy type in the *Spotlight* section on the right side of the page for the various Product Guides and Required Document Guides.
- Select **Training** > **Personal Job Aids** to access Citizens' learning resources:
 - [Policy Change](#)
 - [Apply Changes at Renewal](#)
 - [Uploading and Linking Documents](#)
- Select **FAQs** on the center menu towards the top of each page. Enter *+flood +coverage* 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.

This email is not spam. Citizens Property Insurance Corporation communicates by email. You received this email because you are an appointed agent with Citizens or we received a request to add your address to our email distribution list. If you are an appointed agent, removing your name from the distribution list requires termination of your appointment. Your agency principal can request termination of your appointment by logging into [mvAgency](#). If you are not an appointed agent or if you received this message in error, you can [unsubscribe](#) via our website.



Citizens Property Insurance Corporation
www.citizensfla.com