

Florida Insurance Requirements Changes

May 16, 2024

Dear Policyholder:

To comply with a new Florida law, Citizens is notifying you that you are no longer required to have and maintain flood coverage for contents. Contents is Coverage C of your Citizens policy. However, proof of flood insurance is still required for the dwelling, or Coverage A, if applicable to your policy type.

In order to remain eligible to renew your Citizens policy, applicable policies that include Coverage A will need to do the following:

- Submit proof acceptable to Citizens that you have obtained the required flood insurance for the dwelling
- Submit a signed Policyholder Affirmation Regarding Flood Insurance form
- Continue to meet all other underwriting requirements for eligibility

You also will need to maintain flood coverage for the insured dwelling for as long as you are insured through Citizens.

Note: If you have received a renewal offer from Citizens, no action is needed.

If you received a nonrenewal notice from Citizens solely because you did not have flood insurance for contents, the nonrenewal notice will be rescinded and, in a separate mailing, you will receive an offer to renew your policy. We apologize for any inconvenience this may have caused you.

If you have received or subsequently receive another 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reason for nonrenewal stated on the notice and submit documentation acceptable to Citizens for the nonrenewal to be rescinded and to be eligible for a renewal offer for your policy.

Your agent can assist you and answer any questions you may have.

Citizens Property Insurance Corporation

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.

Citizens uses your personal information only as authorized or required by law and as necessary to provide our products and services to you. Citizens does not use or share your personal information for marketing purposes. For more details, please see the Privacy Policy on the Citizens website.



Citizens Property Insurance Corporation

www.citizensfla.com

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866.411.2742

Report a claim 24/7/365 or Get specific policy information weekdays from 8:00 a.m. to 5:30 p.m. ET