

Action Required: Submit Proof of Flood Insurance for Renewing Policies

June 1, 2023

As announced in the January 27, 2023, [Personal Lines Bulletin](#), Citizens has updated our eligibility rules to comply with Florida law. However, new Florida legislation has been enacted, which excludes the following Personal Lines condominium unit-owner policy types from obtaining flood insurance:

- *Citizens Homeowners 6 – Unit-Owners Form (CIT HO-6)*
- *Homeowners 6 – Unit-Owners Wind-Only Form (HW-6)*
- *Dwelling Property 1 – Unit-Owners Basic Form (CIT DP-1C)*
- *Dwelling Property 3 – Unit-Owners Special Form (CIT DP-3C)*

Personal Lines residential policies (excluding the policy forms outlined above) renewing on or after July 1, 2023, that include wind coverage and are located in the Special Flood Hazard Area (SFHA) as defined by the National Flood Insurance Program (NFIP), are required to have flood insurance, and sign and submit a [Policyholder Affirmation Regarding Flood Insurance](#) (CIT FW01).

Notes:

- Based on the flood zone information we have attached is a list of your agency's affected policies that are renewing between July 2023 and May 2024. Microsoft Excel or compatible spreadsheet software is necessary to open it.
- Flood zones are updated frequently. Confirm if your affected policies are in a NFIP-designated flood zone prior to the renewal.
- Condominium unit owners who have a unit-owner's policy and who have already purchased flood insurance from the NFIP may cancel the policy up until the effective date of the flood coverage but will not receive a refund for flood premiums once the policy takes effect. Please see the [FEMA](#) website for more details.
- Citizens is sending this information only to agency principals. Distribute to agents and staff as appropriate.
- The *Policyholder Affirmation Regarding Flood Insurance* is still required.
- The condominium declaration pages will have mandatory flood language on them until November 1, 2023.

Coverage Requirements

Under the new rule, an existing policyholder located in an SFHA and whose policy includes wind coverage is required to secure flood coverage from the NFIP or a private insurance carrier at the following limits:

- Dwellings: Equal to or greater than Citizens' separate Coverage A and Coverage C limits
- Tenant contents: Equal to or greater than Citizens' Coverage C limit
- Cooperative unit-owners: Equal to or greater than Citizens' Coverage C limit

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

Renewal Business Process

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

Required Documentation

For renewing policies effective July 1, 2023, and later, you will need to review your book of business to identify your affected customers and the action(s) required to ensure they will be eligible for policy renewal.

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

If PolicyCenter® indicates:	Agent must update flood information in PolicyCenter and upload:
<ul style="list-style-type: none"> • Proof of flood coverage that meets Citizens' coverage requirements • Proof of flood coverage that doesn't meet Citizens' coverage requirements • No proof of flood coverage 	Proof of flood coverage that meets Citizens' requirements and a completed <i>Policyholder Affirmation Regarding Flood Insurance</i> (CIT FW01)

Notes:

- An activity will be created on the agent of record's desktop identifying policies that will require action to meet this requirement.
- The website, job aids and underwriting manuals will be updated as soon as possible.
- Policies with windstorm or hail coverage excluded are not required to purchase flood coverage.
- Risks ineligible for an NFIP flood policy may be eligible for a Citizens policy, excluding wind coverage, with acceptable documentation supporting NFIP ineligibility, such as a declination or cancellation notice.
- Coverage C may be removed midterm if desired with the appropriate policy change and form ([CIT CO-1 02 16](#)). Coverage C may be added to a policy only at renewal.

Policyholder Notifications

Citizens is notifying impacted policyholders who are renewing between July 1, 2023, and June 30, 2024. The letters will be sent to existing policyholders with property in the SFHA and whose policies include wind coverage to inform them of

the flood coverage requirements and of the required documentation that will need to be uploaded in PolicyCenter to be eligible for policy renewal.

Citizens will send the following types of notices to inform policyholders about the required documentation:

- Courtesy letters via mail and email to affected policyholders 150 days prior to their policy's expiration date
- Nonrenewal notices automatically will be mailed to policyholders 130 days prior to their policy's expiration date
- Reminder letters to policyholders via mail and email 60 days prior to their policy's expiration date

Resources

Agents and consumers may visit FloodSmart.gov or the Florida Office of Insurance Regulation for information about flood insurance and finding a flood insurance provider.

Log in to the *Agents* website and:

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

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