

«Agency_Name»
«Agency_Mailing_Address1»
«Agency_Mailing_Address2»
«Agency_Mailing_City», «Agency_Mailing_State»
«Agency_Mailing_Zip»



Date: <<Date>>

Policy Number:

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

<FIRST NAMED INSURED>
<MAILING ADDRESS 1>
<MAILING ADDRESS 2>
<CITY>, <STATE> <ZIP>
<COUNTRY>

Action Required: Submit Proof of Flood Insurance to Your Agent

Dear Policyholder:

A new law was passed that impacts your eligibility to maintain your property insurance with Citizens. Because your dwelling replacement cost is or at renewal will be \$600,000 or more, and your policy includes wind coverage, you *must* have flood insurance to renew coverage and will need to have flood insurance for as long as you are insured through Citizens.

Our records indicate you have flood insurance that doesn't meet the minimum coverage amounts required. This means you will need to work with your agent to update your flood coverage to meet the requirement and submit documentation as outlined here for your policy to be eligible for renewal.

To comply with the new law, you will be required to submit a copy of your flood policy Declarations and sign a *Policyholder Affirmation Regarding Flood Insurance* (CIT FW01). You must have flood coverage in place and submit the required documents to your agent by your policy renewal date of <date>.

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

How Much Flood Insurance Do You Need?

You are required to secure flood coverage from the National Flood Insurance Program (NFIP) or a private insurance carrier at the following limits:

- Dwellings: equal to or greater than Citizens' separate Coverage A and Coverage C limits

If the above limits are 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, and \$100,000 Coverage C
- Emergency Program: \$35,000 Coverage A, and \$10,000 Coverage C

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

What Happens Next?

To implement this new 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 obtain the required flood insurance, submit proof of 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.

Contact your agent to confirm your dwelling coverage before your renewal and to get answers to any questions you may have. Contact them via phone, <agent phone number>; or email, <Agent email>.

You also can visit www.FloodSmart.gov for more information about flood insurance and to find a flood insurance provider.

Citizens Property Insurance Corporation