



Citizens' Flood Insurance Requirements

for Personal Lines Residential Policies

Within Flood Hazard Area:

Insured properties with wind coverage within the Special Flood Hazard Area (as defined by the Federal Emergency Management Agency (FEMA)) must secure and maintain a flood policy.

Effective 4/1/23 for New Business

Effective 7/1/23 for Renewal Business

Flood Coverage Requirements

Dwelling policies: Equal to or greater than Citizens' separate Coverage A limit

Note: Condominium unit-owner policies, tenant content policies, and policies that exclude windstorm or hail coverage are not required to purchase flood coverage.

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

Emergency program: \$35,000 Coverage A

Outside Flood Hazard Area:

Insured properties with wind coverage outside of the Special Flood Hazard Area must secure and maintain a flood policy according to the following schedule:

Effective 1/1/24: Properties valued \$600,000 or more

Effective 1/1/25: Properties valued \$500,000 or more

Effective 1/1/26: Properties valued \$400,000 or more

Effective 1/1/27: All properties regardless of value