

CITIZENS PROPERTY INSURANCE CORPORATION
DEPOPULATION UNIT
P.O. BOX 17219
JACKSONVILLE, FL 32245-7219



Date of Notice: <DATE>

Policy Number: <Policy #>
<PROPERTY ADDRESS>
<CITY>, <ST> <ZIP>

<FIRST NAMED INSURED>
<MAILING ADDRESS>
<CITY>, <ST> <ZIP>

Policyholder Depopulation Offer Letter
Policy Is Not Eligible to Remain with Citizens

Dear <FIRST NAMED INSURED>,

As required by Florida law, Citizens' mission includes helping you find insurance with a private-market insurer. As outlined in your Citizens policy application, your policy may be assumed, removed, or transferred from Citizens to a private insurance company as part of efforts to transition policyholders to coverage within the private insurance market.

You have received at least one offer of coverage from a private-market insurance company approved by the Florida Office of Insurance Regulation (www.flair.com) that is not more than 20% higher than Citizens' estimated renewal premium for comparable coverage. Therefore, in accordance with Florida law, your policy is not eligible for renewal with Citizens.

Action Required: Review Your Depopulation Offers and Submit Your Selection

Please review the enclosed offer(s) and coverage worksheets, which provide a comparison between your Citizens policy and the private-market options available to you. You may receive multiple offers, and while they are not identical to your Citizens policy, these options offer comparable coverage and could provide added flexibility or features that better suit your needs.

A detailed coverage comparison spreadsheet can be found on the *Depopulation Resources* page of the Citizens website at www.citizensfla.com/depopulation-resources.

To select your preferred insurance company, you must register your choice by <CHOICE LETTER DUE DATE>.

What to Expect Next

- On <EXPIRATION DATE>, your new policy with your new private-market company will begin. You must pay the premium billed by the private-market company.
- You will be sent a *Notice of Assumption and Nonrenewal* on <ASSUMPTION DATE> that confirms your Citizens policy will not be renewed at the end of the current term.
- You will receive policy information from your new insurance company approximately 45 days prior to your new coverage taking effect.
- If your policy is cancelled or nonrenewed before <ASSUMPTION DATE>, your policy will not be assumed.
- If your policy is not assumed, you will be notified.

Need Help? Your Agent Is Here for You!

If you have questions regarding this important decision, your agent is in the best position to assist you. They will continue to be your agent, even if your policy is assumed. Their contact information is included below.

<INSERT AGENT NAME>

<INSERT AGENT PHONE>

IMPORTANT REMINDERS	
Deadline to register my choice:	<CHOICE LETTER DUE DATE>
If assumed, my policy will transition to the new insurance company on:	<RENEWAL DATE>
Who do I notify in the event I have a claim?	<p>If a claim occurs before <ASSUMPTION DATE>: <i>Contact Citizens First at 866.411.2742; submit a claim via myPolicy at www.citizensfla.com/mypolicy, 24 hours a day, seven days a week; or contact your agent.</i></p> <p>If a claim occurs on or after <ASSUMPTION DATE>: Please notify your new insurance company.</p>
Which company do I pay for my current policy?	<p>Please continue to submit payment to Citizens Property Insurance Corporation for your current Citizens policy.</p> <p>If your policy successfully transfers to the new insurance company, you will receive a bill for your upcoming policy term from your new insurance company.</p>

Interested in learning more about the Depopulation Program?
Scan the QR code to watch our video series on YouTube.



