



Flood and Affirmation Document Deferral Form

Citizens will accept the *Flood and Affirmation Document Deferral Form* to satisfy the proof of flood coverage requirement and/or the [Policyholder Affirmation Regarding Flood Insurance](#) (CIT FW01), for new business and renewal policies effective October 1, 2025, until the National Flood Insurance Program (NFIP) resumes normal business operations. When the NFIP resumes business, proof of flood and the *Policyholder Affirmation Regarding Flood Insurance* (if applicable) must be submitted within 10 business days to avoid adverse action.

Directions

New-Business Submissions

Upload and link this completed form in the *Required Document* section in PolicyCenter® when deferring proof of flood and the *Policyholder Affirmation Regarding Flood Insurance* requirements.

Cancellations and Nonrenewals

Create a *PL Only: Request for Reinstatement* activity and link this form to the activity in PolicyCenter when deferring proof of flood and the *Policyholder Affirmation Regarding Flood Insurance* (if applicable) requirement(s).

Indicate which document(s) you are deferring:

- ☐ Proof of Flood Coverage
- ☐ Policyholder Affirmation Regarding Flood Insurance

PolicyCenter's *Flood Details* section must be completed with the following information:

- *Is there a Flood Policy in effect:* Applied For
- *Flood Insurer Name:* GOV Shutdown
- *Flood Policy Number:* 99999
- *Flood Policy Effective Date:* Date should match the policy effective date
- *Flood Building Limit:* Amount should match Coverage A
- *Flood Contents Limit:* Leave blank

Notes:

- Options for flood insurance through the private market may still be available during the shutdown.
- Citizens reserves the right to require any documents to renew a policy.
- Underwriting retains the right to reject documentation that does not reasonably support the representations made in the application.

Disclaimer: Citizens will not accept this *Flood and Affirmation Document Deferral Form* when the NFIP resumes normal business operations.