

Clearinghouse Powered by EZLynx® Override Form



When to use this form:

- When the risk is submitted in EZLynx®.
- The carrier will not accept conditions that exist per their guidelines or will not provide a declination, and evidence of the conditions are available and can be submitted.
- A declination has been received from one or more of the carriers, making offers rendering Citizens ineligible.

Please follow these steps to avoid a delay in processing your override request:

- Complete the form below in its entirety. Select **ALL** the reasons that support your request for a manual override.
- Select all of the EZLynx carriers that rendered the submission ineligible for Citizens.
- Email this form and a copy of your required documentation to: clearinghouse.help@citizensfla.com.

Citizens EZLynx Quote ID:

(Located on the EZLynx Summary/Quote Results screen)

Returning Depopulation: If the customer is reapplying to Citizens after an assumption due to the takeout company's offer being higher than the estimated premium presented at time of assumption, making it more than 20% higher than Citizens' current rates, follow the instructions above and provide the expiring Citizens policy number

Known Features/ Conditions or Declination Reasons (Select all that apply.)	Solar panels Existing damage to the home Crawl space or open foundation Wood-burning stove Modular home Dwellings constructed of log materials Sinkhole damage Aluminum branch wiring Cloth Wiring Galvanized plumbing Age and/or condition of roof Lack of updates Unacceptable electrical panel Age of water heater	Carrier declined coverage due to prior loss history Forced placed coverage Lapse of coverage Carrier had reduction in exposure after bridge (policy type, zip code, county) No prior coverage* Bankruptcy†	Premium change after submission Policy form quoted is different from what was requested (e.g., HO-3 requested but DP-3 quoted by carrier) RCE returned by carrier at a higher value	All Other Please enter any additional conditions or explanation of denial reasons that are not specifically listed on this form.
Required Documentation (Select and submit the document that is the most applicable to the scenario.)	<ul style="list-style-type: none"> Declination from carrier 4-point and/or photos Proof of sinkhole damage 	<ul style="list-style-type: none"> Declination from carrier Nonrenewal/ cancellation Prior Declarations Page Loss History Report Proof of force-placed coverage 	<ul style="list-style-type: none"> Carrier quote showing premium change Carrier quote showing policy form change 	Anything that would support a reason for carrier denial.

EZLynx Carriers

American Integrity Insurance	Edison Insurance Company	Monarch National Ins Company	Security First
American Traditions Insurance Company	Florida Family Insurance	Nationwide Insurance	Slide Insurance
ASI/Progressive Home	Florida Peninsula Insurance Company	Olympus Insurance Company	Southern Oak Insurance Company
Cabrillo Coastal	Frontline Insurance	Ovation Home Insurance Exchange	Tower Hill Insurance
Centauri Insurance Company	Heritage	Patriot Select Property and Casualty Insurance Company	Universal North America
Cypress Property & Casualty Home	Manatee Insurance Exchange	People's Trust Insurance Company	Universal P&C

All responses will be provided within one business day.

Notes:

All risks will still need to go through Underwriting for insurability. Agents must qualify that the risk meets all underwriting guidelines once in PolicyCenter®. The Property Insurance Clearinghouse team retains the right to reject documentation that does not reasonably support the representations made in this form.