

# Commercial Nonresidential Wind-Only Required Document Guide



## Coverage Quick Reference

Coverage Provided	Form	Policy Types
Wind only – in wind area	CP 00 17	Commercial condominium associations
	CP 00 18	Condominium commercial unit-owners
	CP 00 10	All other eligible commercial nonresidential occupancies
Refer to <i>Commercial Statistical Plan</i> (CSP) codes in the CNR-W underwriting guidelines for eligible occupancies.		
Coverage Amount	Loss Settlement	
Building	\$0 up to \$1 million Building + Contents	Replacement Cost, First Loss Coverage
Auxiliary building	\$0 up to \$1 million Building + Contents	Replacement Cost, First Loss Coverage
Special Class	\$0 up to \$1 million Special Class	Replacement Cost, First Loss Coverage
Mobile Home	\$0 up to \$1 million Building + Contents	Actual Cash Value
Business Personal Property	\$0 up to \$1 million Contents	Actual Cash Value

## Commonly Required Documents:

<input type="checkbox"/>	<p><b>Proof of Eligibility</b> Upload documentation confirming an attempt was made, but coverage could not be obtained in the admitted market. Acceptable documentation includes:</p> <ul style="list-style-type: none"> <li>• Declination notice</li> <li>• Cancellation or nonrenewal notice</li> <li>• Renewal quote excluding the perils of windstorm or hail (acceptable only when coverage for windstorm or hail is not available)</li> </ul> <p>All proof of eligibility documentation should be issued by the authorized carrier (or entity authorized to write on the carrier's behalf); list the applicant name, property address and the reason the risk is ineligible. Documentation from a surplus lines carrier cannot be accepted as proof of eligibility. Confirmation of a company's status as an authorized or surplus lines carrier can be obtained via <a href="http://www.floir.com/CompanySearch/">http://www.floir.com/CompanySearch/</a>.</p>
<input type="checkbox"/>	<p><b>Proof of Prior Insurance</b> Upload documentation confirming prior windstorm and hail coverage was in force within the last 45 days. Acceptable documentation includes a copy of the prior <i>Declarations</i> and a notice of cancellation or nonrenewal from the prior carrier.</p> <p>If proof of prior coverage is not received with the submission and the risk is not newly constructed, purchased or leased, a 30-day wait will apply.</p>
<input type="checkbox"/>	<p><b>Proof of New Purchase, Lease or Construction</b> When the subject property is newly constructed, purchased or leased, upload one of the following in lieu of proof of prior coverage:</p> <ul style="list-style-type: none"> <li>• Certificate of occupancy</li> <li>• Deed or signed settlement statement</li> <li>• Lease (also used to confirm the insurable interest of a tenant)</li> </ul> <p>If proof of new construction, purchase or lease is not received confirming the risk is new to the applicant (within the last 45 days), a 30-day wait will apply.</p>
<input type="checkbox"/>	<p><b>Loss Runs</b> Upload three years' loss history in the form of currently dated, company-issued loss runs for each subject property. Loss runs are not required when the subject property is a new purchase or new lease.</p>
<input type="checkbox"/>	<p><b>Appraisal</b> If building coverage is requested, upload a current (within 12 months) replacement-cost appraisal or alternative valuation report that meets the criteria outlined in the <a href="#">Commercial Lines Valuation Requirements</a>. Professionals who are not a qualified Florida-licensed residential or general appraiser can use the <a href="#">Alternative Valuation Report</a>.</p>
<input type="checkbox"/>	<p><b>Photos</b> Upload clear, color photos reflecting a complete view of all sides of the subject property. This requirement can be met by submission of an appraisal with current photos.</p>

**Situation-Specific Documents:** Documents required for specific situations

<input type="checkbox"/>	<p><b>Roof Condition Documentation</b>                  Roofs must be in good condition. Updates may be required for buildings with roof coverings that have not been updated/replaced and exceed Citizens’ threshold for roof-covering age. Documentation may be required and vary based on risk-specific factors. Acceptable forms of documentation could include:</p> <ul style="list-style-type: none"> <li>• Roof condition certification report completed by licensed general or roofing contractor</li> <li>• Signed roofing contract and paid-in-full contractor receipts confirming a full roof replacement.</li> <li>• Finalized roof permit confirming a complete roof replacement*</li> <li>• Roofing report similar to the format found in a four-point inspection completed by licensed general or roofing contractor</li> </ul> <p><i>Note:</i> Licensed general or roofing contractors can use the <i>Commercial Roof Condition Inspection Form</i> (<a href="#">CL-RCF-1 07 17</a>) to document roof condition and updates.</p> <p>* Permits should reflect the subject property, describe the update made and include the date approved by the building code inspector.</p>
<input type="checkbox"/>	<p><b>Building Recertification Inspection</b>                  Milestone Inspection – Citizens will require milestone inspection reports to verify eligibility for new-business risks if all the following are true:</p> <ul style="list-style-type: none"> <li>• Policy includes coverage for a Condo Association or Cooperative Building</li> <li>• Number of stories is 3 or more</li> <li>• Number of units is more than 3</li> <li>• Year built is greater than or equal to 30 years old</li> </ul> <p>In the event the inspection reports are currently scheduled or pending completion, agents are encouraged to submit alternative documentation for consideration such as an Intent to Inspect contract from a qualified engineer or architect that includes the policyholder’s name, location address and indicates the inspection fee is paid. Include a note requesting an exception for the alternative document.</p>
<input type="checkbox"/>	<p><b>Flood Affirmation or Declarations</b>                  For properties located in a special flood zone (i.e., A, AO, AH, AR, A1-A30, AE, A99, V, V1-V30, VE), upload a copy of the current flood <i>Declarations</i> as confirmation that the property is insured to either 80 percent of the Citizens building limit or the maximum available limit under the National Flood Insurance Program. Alternatively, a signed <i>Policyholder Affirmation Regarding Flood Insurance</i> (<a href="#">CIT FW01 10 19</a>) can be uploaded.</p>
<input type="checkbox"/>	<p><b>Mitigation Inspection</b>                  The only mitigation credits available for nonresidential submissions are credits for certain types of opening protection features (shutter credits). To apply for a shutter credit, upload a completed <i>Windstorm Protective Device – Proof of Compliance Commercial Form</i> <a href="#">WPD-1C (9/2020)</a>.</p> <p>Exception: Residential mitigation inspections may be submitted for apartments or condo association properties written under the nonresidential program due to transient occupancy. While opening protection is the only available credit, if the structure qualifies under the residential mitigation form for opening protection credit, the nonresidential certification form will not be required.</p>
<input type="checkbox"/>	<p><b>Insurable Interest Documentation</b>  <b>Additional Named Insured:</b> If additional named insureds are listed on the submission, upload documentation confirming a direct, shared ownership interest in the subject property.</p> <p><b>Tenant Insuring Building:</b> If building coverage is requested and the applicant is not the building owner, upload a copy of the executed lease confirming the applicant has a contractual responsibility to insure the building for the requested causes of loss.</p>
<input type="checkbox"/>	<p><b>Premium Finance Contract</b>                  If premium financed, upload a copy of the signed premium finance agreement.</p>
<input type="checkbox"/>	<p><b>Proof of Repair</b>                  If the prior policy was cancelled or nonrenewed due to existing damage, upload proof-of-repair documentation. Proof-of-repair documentation may vary, based on the circumstances, but typically should include paid-in-full contractor receipts detailing the repairs made and clear color photos of the repaired areas.</p>
<input type="checkbox"/>	<p><b>Mobile Home Only: ANSI/ASCE Credit Documentation</b>                  If applying for ANSI/ASCE Credit (mobile home) and the year built is prior to July 13, 1994, one of the following items must be uploaded:</p> <ul style="list-style-type: none"> <li>• Legible photo of the “data plate,” showing compliance with ANSI/ASCE 7-88 standards</li> <li>• Documentation from manufacturer stating that the mobile home was built in compliance with ANSI/ASCE 7-88 standards</li> <li>• Statement from a licensed Florida mobile-home installer confirming that the mobile home was built in compliance with ANSI/ASCE 7 - 88 standards.</li> </ul>
<input type="checkbox"/>	<p><b>Mobile Home Tie Downs</b></p>

Upload a signed statement from insured, accompanied by any available supporting documentation, confirming the mobile home is anchored and permanently tied down in accordance with Florida Statutes, Section 320.8325, by a Florida-licensed mobile-home installer. Signed statement should provide specific details on the tie-downs.
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*Notes:*

- This guide is provided to assist agents. It contains a synopsis of some Citizens rules and documentation requirements but does not replace or supersede anything in the underwriting manuals. Underwriting may request additional documentation as needed due to account-specific circumstances.
- Electronic signatures are allowed on all required documents except notarized forms and required forms signed by a customer's authorized representative. For more information, see [IE #027-15](#).
- Insured signature: When the insured's signature is required, the signature of an owner, officer or board member must be obtained. A property manager or office manager is not considered authorized to sign on the insured's behalf.
- Log in to the *Agents* site to access the links above.