

# Commercial Residential Multiperil Required Document Guide



## Coverage Quick Reference

Coverage Provided	Form	Policy Types
Multiperil/with wind – outside wind area Multiperil/ex-wind – outside wind area Multiperil/ex-wind – in wind area	CP 00 10	Apartment buildings Homeowners associations Other commercial residential buildings
	CP 00 17	Condominium associations
Refer to <i>Commercial Statistical Plan (CSP)</i> codes in the CR-M underwriting guidelines for eligible occupancies.		
Coverage Amount	Loss Settlement	
Building	\$50,000 to no maximum limit	Replacement Cost
Auxiliary Building	\$0 to no maximum limit	Replacement Cost
Special Class	\$0 to no maximum limit	Replacement Cost
Business Personal Property	\$0 to no maximum limit	Actual Cash Value

## Commonly Required Documents: Documents generally required for all submissions

<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>• New-business or renewal quote demonstrating eligibility under the 20 percent comparable coverage rule</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 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 valuation report that meets the criteria outlined in <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>Authorized Agent (AA-01 01 14) form</b> When multiple agents request premium estimates for the same A-rated account (A-rated accounts include properties with building limits greater than \$10,000,000), an <i>Authorized Agent</i> form is required of all except the incumbent agent.</p>
<input type="checkbox"/>	<p><b>Roof and Wiring 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>Wiring must be in good condition and adequate. Submit one of the following:</p> <ul style="list-style-type: none"> <li>• Statement of adequacy from a licensed electrician or general contractor</li> <li>• Wiring report similar to the format found in a four-point inspection completed by a licensed electrician or general contractor</li> <li>• Finalized panel permit*</li> </ul> <p><i>Note:</i> Agents can use the <i>Commercial Roof Condition Inspection Form (CL-RCF-1 07 17)</i> and/or <i>Commercial Electrical Inspection Form (CL-CEF-1 07 17)</i> to document roof and wiring conditions 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 (e.g., 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 (CIT FW01 10 19)</i> can be uploaded.</p>
<input type="checkbox"/>	<p><b>Insurance Services Office Loss Cost Quote</b> If the subject property is protected by an automatic sprinkler system and <i>Specific</i> rated, upload a copy of the corresponding Insurance Services Office (ISO) Loss Cost quote.</p>
<input type="checkbox"/>	<p><b>Mitigation Inspection</b> A mitigation inspection is required to substantiate any mitigation credits applied to a submission. Mitigation forms are valid for up to five years and must be signed by the inspector and the insured. The required forms are:</p> <ul style="list-style-type: none"> <li>• One- to three-story buildings: <a href="#">OIR B1 1802 (01/12)</a>, including clear color copies of the mitigation inspector's photos to verify each attribute</li> <li>• Four+-story buildings : <a href="#">MIT-BT II &amp; III (6/1/2018)</a></li> </ul>
<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>
<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>Sinkhole Exclusion</b> The <i>Election Not To Buy Separate Sinkhole Loss Coverage (CIT SH REJ 07 14)</i> form is required when the applicant elects to exclude Sinkhole Loss coverage.</p>
<input type="checkbox"/>	<p><b>Sinkhole Inspection</b> The <i>Sinkhole Loss Coverage Request (CIT SLC 07 14)</i> is required for new-business submissions that are subject to the sinkhole eligibility inspection requirement. See <a href="#">ATB #008-14</a> and the September 11, 2018 <a href="#">Commercial Lines Bulletin</a> for additional details.</p>

<input type="checkbox"/>	<b>Bylaws</b> If the risk is a homeowners association or a condo association not subject to licensing requirements, upload a copy of the bylaw declarations.
<input type="checkbox"/>	<b>Request to Exclude Windstorm or Hail</b> The <i>Request to Exclude Windstorm and Hail Coverage</i> ( <a href="#">CIT WO-1 12 23</a> ) form is required when windstorm and hail coverage is excluded.

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.