

# Home Condition Requirements

New-Business Requirements for HO-3, HO-8, DP-1 Dwelling and DP-3 Dwelling Policy Types

Documentation needed for homes with tile, slate, clay, concrete or metal roofs			Documentation needed for homes with shingles, built-up tar and gravel and all other roof types		
0-20 years old	21+ years old	51+ years old	0-20 years old	21+ years old	26+ years old
Nothing needed	Proof of electrical, heating, plumbing and roof conditions	Proof of roof condition or replacement	Nothing needed	Proof of electrical, heating, plumbing and roof conditions	Proof of roof condition or replacement

## Roofs (including secondary roofs) **Note: Also applies to HW-2 and DW-2 policy types**

Roof material	System allows binding under these conditions:	System blocks binding and will be submitted unbound under these conditions:
<b>"Soft" roofs:</b>  <b>Shingles, built-up tar and gravel, all others when home is over 25 years old</b>	Upload one of the following to substantiate roof replaced ≤ 25 years ago: <ul style="list-style-type: none"> <li>• Approved building permit indicating completed work</li> <li>• An electronic record of a building permit from the applicable jurisdiction's website</li> <li>• Proof of completed work such as a detailed invoice indicating the work was completed by a licensed contractor and paid in full.</li> </ul>	If unable to provide proof of roof replacement or roof age is > 25 years old, upload one of the following to confirm roof condition and remaining useful life: <ul style="list-style-type: none"> <li>• A completed <i>4-Point Inspection Form</i></li> <li>• A completed <i>Roof Inspection Form</i> (wind-only)</li> <li>• A statement from a licensed roofing contractor showing estimated age, condition and that the remaining useful life is at least five years</li> </ul>
<b>"Hard" roofs:</b>  <b>Tile, slate, clay, concrete or metal when home is more than 50 years old</b>	Upload One of the Following to Substantiate Roof Replaced ≤ 50 years ago: <ul style="list-style-type: none"> <li>• Approved building permit indicating completed work</li> <li>• An electronic record of a building permit from the applicable jurisdiction's website</li> <li>• Proof of completed work such as a detailed invoice indicating the work was completed by a licensed contractor and paid in full.</li> </ul>	If unable to provide proof of roof replacement or when Roof Age is > 50 years old, upload one of the following to confirm Roof Condition and Remaining Useful Life: <ul style="list-style-type: none"> <li>• A completed <i>4-Point Inspection Form</i></li> <li>• A completed <i>Roof Inspection Form</i> (wind-only)</li> <li>• A statement from a licensed roofing contractor showing estimated age, condition and that the remaining useful life is at least five years</li> </ul>

### Unacceptable Conditions, Regardless of Roof Age:

- Roofs that are damaged, exhibit evidence of deterioration or have visible signs of leaks; do not submit application without proof of repairs. Refer to underwriting manual for a description of roof deficiencies.
- Roofs that have fewer than five years of remaining useful life.

## Electrical Requirements

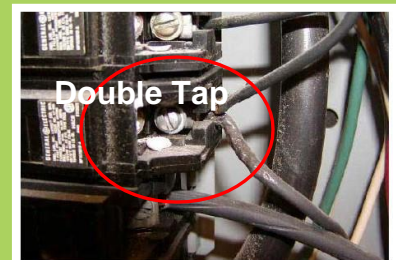
### Unacceptable Conditions

- Fewer than 100 amps
- Knob and tube wiring
- Aluminum branch circuit wiring\*
- Hazardous conditions (e.g., inadequate fusing, open circuits/missing knockouts in breaker box, frayed or loose wiring, double taps, etc.)

### Acceptable Conditions

- 100 amps or more
- Circuit breakers/220 volts
- Fuses
- Multi-strand aluminum wiring

\*Upload documentation that shows the property was remediated using a method acceptable to Citizens (See *Uninsurable Properties* in the underwriting manual).



**Note for homes over 20 years old:** Upload a completed *4-Point Inspection Form* verifying the home's electrical system is in an acceptable condition and has sufficient amperage. If an inspector indicates that the electrical system is not in good working order, do not submit without proof of repairs/updates.

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## Plumbing Requirements

### Unacceptable Conditions

- Signs of leaks or unrepaired water damage
- Plumbing not in good working order

*Note:* If the water heater is located within the finished interior area of the home (including closets) and the temperature pressure relief (TPR) valve is not piped in a manner that minimizes the risk of water damage, the risk is not eligible.

### Acceptable Conditions

- No active leaks/signs of prior water damage
- Water heater with no deficiencies



*Note for homes over 20 years old:*

- Upload a completed *4-Point Inspection Form* verifying the home's plumbing is in an acceptable condition. If an inspector indicates that the plumbing is not in good working order, do not submit without proof of repairs/updates.
- Polybutylene pipes are unacceptable.

## Heating Requirements

### Unacceptable Conditions

- Portable heater or open flame as primary source of heat (electrical, oil, kerosene, etc.) \*\*
- Hazardous conditions (e.g., flammable materials close to fireplace, etc.)
- A heating systems that is not in good working order

\*\*Upload documentation indicating a permanent and factory installed or professionally installed central gas fireplace or wood-burning heating system.

*Note for homes over 20 years old:* Upload a completed *4-Point Inspection Form* verifying the home's heating is in an acceptable condition. If the inspector indicates that the heating system is not in good working order, do not submit without proof of repairs/updates.

### Notes:

- These requirements exclude tenant and condo policies
- This guide is provided to assist Citizens-appointed agents. It contains a synopsis of some Citizens rules and documentation requirements but does not replace or supersede anything in Citizens' underwriting guidelines, manuals or rating steps and factors. Underwriting may request additional documentation as needed for unique circumstances.
- Four-point inspections used for condition or proof of repair must be dated within the last 12 months prior to the new-business application submission date. Exception: If applicant is using lender-placed coverage for proof of prior coverage, the *4-Point Inspection Form* must be completed within 10 calendar days of the effective date.
- Contact Underwriting with any questions about underwriting rules, inspections or eligibility.
- This document does not specifically address sinkhole damage.