

Hurricane Michael Emergency Order

October 19, 2018

In the wake of Hurricane Michael, the Florida Office of Insurance Regulation (OIR) has issued Emergency Order 234790-18-EO, which affects the following counties:

Bay Calhoun Franklin Gadsden

Gulf Hamilton Holmes Jackson

Jefferson Leon Liberty Madison

Suwannee Taylor Wakulla Washington

Details

For certain nonrenewals and cancellations in these counties, the emergency order requires a property insurer to extend coverage through January 7, 2019.

Citizens is making every effort to identify its policyholders impacted by the emergency order. These policyholders will receive a letter in the mail (and an email for those who have an email address on file) explaining how the order affects their coverage with Citizens.

Some of your customers' policies already have been reinstated or their cancellations rescinded. Your customers will be billed for the past due and current due premium needed to continue coverage.

Notes

- A policy note will be added to PolicyCenter[®] reflecting any action taken.
- A copy of the letter sent to policyholders regarding the extension of coverage will be added to PolicyCenter.
- If you have questions or feel that a customer impacted by this rule was not identified by Citizens, call 888.685.1555, and an Underwriter will review the file.
- Agents who have been identified as having impacted policies will be contacted by their Citizens Agency Field Manager. They also will receive an Alert with more detailed information and instructions for policy handling.

Additional items outlined in the order:

- Citizens will not nonrenew or cancel a personal or commercial policy in these counties, where

Hurricane Michael damaged the insured dwelling or property, for at least 90 days after the dwelling or property has been repaired. Exceptions apply.

- The due date for any previously requested information and/or past-due and current-due premiums has been extended to January 7, 2019, unless a new due date has been provided. This does not apply to new policies issued on or after October 7, 2018, or relieve a policyholder with a Hurricane Michael claim from providing information and cooperating in the claim adjustment process.
- The order is not applicable to policyholder-requested cancellations.
- Citizens' Depopulation and Clearinghouse programs will proceed as usual.

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