

Form Changes for Senate Bill 76

September 02, 2021

The Florida Office of Insurance Regulation (OIR) has approved changes to Citizens' Commercial Lines policy forms and endorsements in response to [Senate Bill 76](#) (SB 76). The changes outlined below are specific to provisions regarding claims and apply to new-business and renewal policies effective November 1, 2021.

Note: This is not a summary of the bill.

Notice of Property Insurance Claims Changes

The *Notice of Property Insurance Claims* section of SB 76 indicates:

- A property insurance claim or reopened claim is barred unless reported to the insurer within two years after the date of loss.
- A supplemental claim is barred unless reported to the insurer within three years after the date of loss.
- Definitions of a *reopened claim* and a *supplemental claim* are revised.
- For claims resulting from hurricanes, tornadoes, windstorms, severe rain or other weather-related events, the date of loss is the date that the hurricane made landfall or the date that the tornado, windstorm, severe rain or other weather-related event is verified by the National Oceanic and Atmospheric Administration.

As a result, Citizens changed the following in all Commercial Lines policy forms:

- The *Florida Changes* endorsement notifies policyholders that claim, supplemental claim and reopened claim provisions have been added to the policy's *Loss Conditions*.
- *Tables of Contents* reference the changed version of *Florida Changes*.

Agents and credentialed agency staff can review *Edition 11.01.21* of these forms the following ways:

- Access the policy in PolicyCenter® and navigate to the *Documents* screen to view the new-business or renewal Declarations packet.
 - Log in to the *Agents* website and select **Commercial**, and then select the appropriate policy type on the left-menu bar. Look for *Edition 11.01.21* for each of the forms.
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Notice of Change in Policy Terms

Citizens will send policyholders a *Notice of Change in Policy Terms* beginning with renewal offers effective November 1, 2021. These notices are available in the *Policyholder Notices* section for each policy form on the *Commercial* section of the *Agents* site.

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