

Update: Securing Coverage for Gulfstream Policyholders

August 05, 2021

The Second Judicial Circuit Court ordered Gulfstream Property and Casualty Insurance Company into receivership as of July 28, 2021. All Gulfstream policies will be cancelled effective 12:01 a.m. on August 27, 2021. For more information, see the [order](#).

After an agent exhausts all other avenues for coverage, Citizens is ready to assist with securing coverage for these risks that meet Citizens' eligibility guidelines. To support the short time frame needed to provide coverage for these risks, Citizens has eased some underwriting time frames. More information is below.

Deferral for Required Documents for New-Business Submissions

Agents should submit required documents for all new-business submissions, including proof of repair for any fully repaired damage.

Agents can defer required documents for new-business submissions for:

- 4-Point inspection forms
- Roof condition documentation
- *Uniform Mitigation Verification Inspection Forms*

Submit the [Personal Lines: Document Deferral Form](#) in lieu of these required documents in PolicyCenter®. This deferral program ends September 1, 2021.

Agents must submit all required documents no later than 90 days after the Citizens policy effective date to be considered for renewal.

As reminders:

- All new-business risks must be submitted through the Property Insurance Clearinghouse for applicable policy types.
- Payment is required for the policy to issue.
- Citizens has statutory maximums on coverage limits: Any risk in any county (except Miami-Dade or Monroe counties) that has a dwelling replacement cost of \$700,000 or more, or a single condominium unit that has a combined dwelling and content replacement cost of \$700,000 or more, is not eligible for Citizens coverage. In Miami-Dade and Monroe counties, any risk that has a dwelling replacement cost of \$1,000,000 or more or a single condominium unit that has a combined dwelling and content

replacement cost of \$1,000,000 or more is not eligible for Citizens coverage.

Risks with Existing Damage

To submit a risk with existing damage, contact the Customer Care Center at 888.685.1555. Inform the representative that the risk has existing damage and is related to securing coverage for a Gulfstream risk that is being cancelled. The representative will provide you with further instructions as these risks must be submitted unbound for review.

If after review, a Personal Lines Underwriter approves the application and the policy is issued, the agent must submit the following no later than 60 days after the policy's effective date:

- Photos of the existing damage
 - Document(s) reflecting when the repairs will be completed
-

Note

Personal Lines Underwriters may request an existing damage written disclaimer from the applicant.

Entering the Prior Carrier in PolicyCenter

When submitting a new-business risk into PolicyCenter, agents must follow the steps below to select the appropriate prior-carrier information:

1. On the *Policy Info* Screen, enter information regarding the prior policies.
 2. Click in the **Carrier Name** field to access the search feature.
Result: The *External Carriers* search page displays.
 3. Enter the first few characters of the carrier's name and select **Search**.
Result: The search results display.
 4. In the search results, select **200888** for the *Carrier Id* and **Gulfstream Property and Casualty Insurance Company** for the *Carrier Name*.
Result: The *Policy Info* screen displays.
 5. Complete the remaining fields: *Policy Number*, *Expiration Date* and *Cancel or Non-Renewal Reason*.
-

Resources

For more details, log in to the *Agents* website and select:

- **Training > Citizens Essentials** for online webinar recordings to help you navigate the new-business submission process and service your customers:
 - *Citizens Essentials 1: Personal - Eligibility and Prequalification*
 - *Citizens Essentials 2: Success in the Clearinghouse*
 - *Citizens Essentials 3: Personal - Submission and Issuance in PolicyCenter*
 - *Citizens Essentials 4: Personal - Servicing, Remarketing and Renewals*
- **Training > Personal Job Aids** to access:
 - [Using the Clearinghouse for New Business](#)
 - [New-Business Submission Guide](#)
 - [Uploading and Linking Documents](#)
 - *Required Document Guides* (by policy form on the right-hand side)
- **FAQs** on the top menu. Enter *+document +deferral* in the *Search* field.

Share:

- mailto:?subject=Update: Securing Coverage for Gulfstream Policyholders&body=Check out this site I came across http://www.citizensfla.com/plb?p_p_id=com_liferay_journal_web_portlet_JournalPortlet&p_p_lifecycle=2&p_p_state=exclusive&p_p_resource_id=exportArticle&p_p_cacheability=cacheLevelPage&com_liferay_journal_web_portlet_JournalPortlet_groupId=20702&com_liferay_journal_web_portlet_JournalPortlet_articleId=19170386&com_liferay_journal_web_portlet_JournalPortlet_plid=30878&com_liferay_journal_web_portlet_JournalPortlet_portletResource=com_liferay_asset_publisher_web_portlet_AssetPublisherPortlet_INSTANCE_3YC3hsskaUbZ&com_liferay_journal_web_portlet_JournalPortlet_targetExtension=pdf