

# New Eligibility Rules

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**octubre 15, 2021**

Citizens is amending its eligibility rules with approval from the Florida Office of Insurance Regulation (OIR) to make a property ineligible for coverage when authorities have determined it is unsafe for occupancy or it has substantial structural deficiencies.

The new rules address structural deficiencies and safety concerns and apply to new business and renewal policies effective on and after October 15, 2021.

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## New Underwriting Rules

Citizens added the following rules to the Underwriting Guidelines:

- *Rule 103 Ineligible Risks*: Buildings or Business Personal Property located in a building for which any of the following apply:
  - An inspection required by a state, county or local municipality has deemed the structure unsafe for continued use/occupancy.
  - The inspection report identifies substantial unrepaired structural deficiencies.
  - The building owner has not complied with inspection requirements.
- *Required Documents, under Rule 106: Submission Procedures for Commercial Residential Multiperil and Commercial Nonresidential Multiperil and Rule 105: Submission Procedures for Commercial Residential Wind-Only and Commercial Nonresidential Wind-Only* now include *Building Recertification Inspection* reports:
  - Miami-Dade and Broward counties: A copy of the *Building Safety Report* or *40/10 Recertification Inspection* report completed by a Professional Engineer or Architect registered in Florida, for buildings 40 years of age or older and at 10-year intervals thereafter
  - All other counties: Any similar inspection report required by the state, county or local municipalities

Citizens may require inspection reports as described in the new rules to verify eligibility for new-business risks. Stay tuned for information about inspection requirements for existing policies.

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.

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## Resources

Agents and credentialed agency staff can log in to the *Agents* website to review the most recent Underwriting Guidelines and other resources to help you service your customers:

- Select **Commercial**, and then select the appropriate policy type on the left-menu bar. Select **Manuals** in the center menu, and look for the most recent version of the Underwriting Guidelines.
- Select **Training** to access Citizens' learning resources. On the left-menu bar, select **Commercial Job Aids** to access:
  - [New-Business Submission Guide](#)
  - [Uploading and Linking Documents](#)
- Look in the *Spotlight* section on the right side of these pages and select the *Required Document Guide* for the appropriate policy type.

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