

Eligibility Rules for Building Update Requirements

mayo 01, 2017

The Florida Office of Insurance Regulation (OIR) has approved changes to Citizens' building update eligibility rules, to require proof of roof and/or electrical updates for older commercial buildings. These changes apply to new-business submissions and renewal policies with effective dates on or after July 1, 2017. The rules and PolicyCenter[®] updates are outlined below.

Note

The rules apply to all commercial policies that include building coverage except:

- Builders Risk policies
 - Special Class items
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Roof Eligibility Rule

Agents must upload a completed [Commercial Roof Condition Inspection Form](#)* to verify the roof covering has been updated or replaced, based on the age of the roof covering, as outlined below:

Roof Shape	Primary Roof Covering Type/Material	Age of Roof Covering
Flat (slope less than 2:12)	Built-up: Three-ply, tar and gravel, modified bitumen, membrane or other coverings not referenced below	Over 15 years
	Shingles: Fiberglass/asphalt composition, fiberglass dimensional/architectural or wood shake	Over 20 years
Hip, gable, mansard or other	Metal	Over 30 years
	Tiles: Clay, concrete or slate	Over 50 years

Electrical Eligibility Rule for Commercial Multiperil

For buildings constructed 1975 or earlier, agents must upload a [Commercial Electrical Inspection Form](#)* to verify the electrical system is updated or in good working condition.

*Log in to the *Agents* site to access links. Other acceptable documentation to confirm roof and electrical updates are outlined in the *Required Document Guides* (see *Resources* section below).

Policyholder Notice

For renewals effective on or after July 1, 2017, Citizens will inform current policyholders by including a notice in their renewal packages. The notice advises policyholders to provide their agent with building update inspection documentation within two years, to prevent the policy from nonrenewing and to remain eligible for coverage with Citizens.

Agent Activities

Agents will begin receiving PolicyCenter activities in 2018, for affected policies. These activities will advise agents that action is required. If agents do not update the policy and upload necessary supporting documentation, policies effective July 1, 2019, or later will be nonrenewed.

PolicyCenter Updates

If the risk meets any of the parameters above, agents will be required to complete applicable fields in the building's *Details* tab for new-business submissions or when adding a building to a policy:

- The *Primary Roof Covering Material* in the *Construction* section
 - *Year of Last Primary Roof Update/Replacement* (formerly named the *Year of Last Update – Roofing*) in the *Improvements* section
 - *Roof Remaining Useful Life (Years)* in the *Improvements* section
 - *Year of Last Electrical Update/Inspection* (formerly named the *Year of Last Update – Electrical/Wiring*) in the *Improvements* section
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Resources

For more information, log in to the *Agents* site, go to the *Commercial* section, then select **CR-M**, **CR-W**, **CNR-M** or **CNR-W** under the *Commercial* column on the left to view:

- *Underwriting Guidelines*: Select **Manuals** in the middle column to filter to the manuals.
- *Citizens Commercial Roof Condition Inspection Form* and the *Citizens Commercial Electrical Inspection Form*: Select **Submission** in the middle column to filter to forms.
- Policyholder Notices: Select **Policyholder Notices** in the middle column to filter to these notices.
- *Required Document Guides*: Select a guide under the *Spotlight* column on the right. They're also available in PolicyCenter.

Agents also can log in and select **Search > Search Frequently Asked Questions** at the top of any webpage, and enter 1161, 3525 or 2152 in the search field.

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