

# System Updates for Coverage B Increased Limits Options

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**abril 25, 2016**

Effective immediately, the increased Coverage B – Other Structures options announced in the April 14, 2016, [Personal Lines Bulletin](#) are available in PolicyCenter<sup>®</sup> for new business and renewals, and midterm policy changes for existing policies with effective dates on or after February 1, 2016.

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## Notes

- The changes outlined below apply to all personal lines policy types except tenant contents and condominium policies.
  - Increased limits options for Coverage B – Other Structures is not available for structures that are rented out or used to conduct business.
  - PolicyCenter alerts agents that they must upload additional photos when they request Coverage B exceeding 10 percent.
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## Clearinghouse and Coverage B

When entering a risk in the Property Insurance Clearinghouse, the maximum limit for Coverage B indicates 10 percent. If the risk is eligible for Citizens, the Coverage B limit can be increased in PolicyCenter.

Agents can perform a quick quote in PolicyCenter to obtain the premium amount for the increased Coverage B options.

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## PolicyCenter Changes for Homeowner and Dwelling Policies

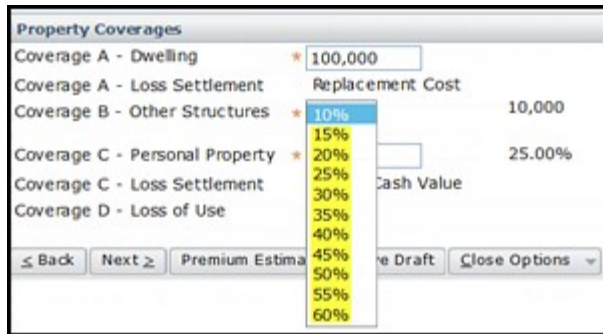
The default amount for Coverage B is 2 percent of the Coverage A amount (or the percentage the agent selected in the clearinghouse). Agents can increase Coverage B in 5-percent increments up to 60 percent.

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## PolicyCenter Changes for Mobile Home Policies

For mobile home policies, the minimum Coverage B limit is 10 percent. Agents can increase it in 5-percent increments, up to 60 percent of the Coverage A amount, as shown below:



The screenshot shows a 'Property Coverages' window. Coverage A - Dwelling is set to 100,000. Coverage B - Other Structures is currently set to 10% (Replacement Cost) with a value of 10,000. A drop-down menu is open for Coverage B, showing options from 15% to 60% in 5% increments. Coverage C - Personal Property is set to 25.00% (Cash Value). Navigation buttons include Back, Next, Premium Estima, Draft, and Close Options.

Coverage	Option	Value
Coverage A - Dwelling		100,000
Coverage B - Other Structures	10%	10,000
Coverage C - Personal Property	25%	25.00%
Coverage D - Loss of Use		

Figure 1: Coverage B – Other Structures drop-down options for mobile home policies

For *Mobile Homeowners 3 – Special Form (MHO-3)* policies, a \$2,000 minimum Coverage B amount applies. Agents can increase it only when the Coverage B dollar amount is more than \$2,000.

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## Binding and Issuing the Policy

Agents can bind coverage for eligible risks when requesting Coverage B limits greater than 10 percent, but Underwriting must approve the submission before the policy can be issued.

Agents must indicate the occupancy and usage of the additional structure in the *Agent Application Remarks* section in PolicyCenter. For more information about how to enter remarks, review the *Entering Application Remarks in a Submission* job aid, which is in the *Training* section of the *Agents* site.

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## Additional Resources

For PolicyCenter processing details, log in to the *Agents* site, and refer to the job aids and modules on the *PolicyCenter* training pages.

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