

# 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.

**Note:** This change does not apply to mobile home policies.

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## New Underwriting Rules

Citizens added the following rules to the Underwriting Guidelines:

- *Rule 208 Uninsurable Properties:* A property is ineligible for coverage when inspections determine a property unsafe for occupancy or identify substantial structural deficiencies.
- *Rule 210 Inspections:* Language was added to specify that Citizens may require copies of inspections conducted by any state, county or local municipality for the purpose of determining safety for continued occupancy or to identify substantial structural deficiencies.

Citizens may require inspection reports as described in *Rule 210* to verify eligibility for new-business risks. Stay tuned for information about inspection requirements for existing policies.

If 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 **Personal**, then select **PR-M** or **PR-W**, and select the appropriate policy type on the left-menu bar. Look for the most recent version of the appropriate Underwriting Guidelines.

- Select **Training** to access Citizens' learning resources. On the left-menu bar select **Personal Job Aids** to access:
  - [Personal Lines 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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