

# Updated Policy Language and New Coverage Limits for Nonweather Water-Related Losses

---

---

**junio 12, 2018**

The Florida Office of Insurance Regulation (OIR) has approved changes to Citizens' policy language that affect coverage limits for nonweather water-related losses and duties after loss.

The changes apply to the following policy types for new business and renewal policies effective on or after August 1, 2018:

- *Citizens Homeowners 3 – Special Form (CIT HO-3)*
- *Dwelling Property 3 – Special Form (CIT DP-3)*

HO-3 and DP-3 policyholders who do not participate in our [Managed Repair Program](#) will have limited coverage for nonweather water-related losses.

---

# Revisions to HO-3 and DP-3 Policy Language

Section	Conditions
<i>Reasonable Emergency Measures (REM)</i>	For nonweather water-related losses, REM will be limited to \$3,000 only and apply to protect Coverage A, Coverage B and Coverage C property from further damage.
<i>Perils Against Insured</i>	Nonweather water-related losses will be subject to a \$10,000 limit.  Claimants other than the policyholder will be required to do the following in order to claim benefits:
<i>Duties After Loss</i> <i>Note: This applies to DP-3, condominium and tenant contents policies also.</i>	<ul style="list-style-type: none"><li>• Provide documentation that substantiates the claimant's right to bring a claim under the policy</li><li>• Provide documentation that details, itemizes, and substantiates the scope and amount of loss for which the claimant is making a claim</li><li>• Participate in appraisal or other alternative dispute resolution method</li></ul>

---

For more information, refer to the coverage forms located in the *Personal* section of the *Agents* site.

---

## Endorsements

As announced in the July 11, 2017, [Personal Lines Bulletin](#), Citizens introduced the Managed Repair Program, which includes two endorsements to provide valuable claim services to our policyholders. The endorsements are explained below and are located in the *Personal* section of the *Agents* site:

---

### ***Emergency Water Removal Services (EWRS)***

- CIT 04 85 for HO-3 policies
  - CIT 05 85 for DP-3 (building) policies
- 

### ***Managed Repair Contractor Network Program (MRCNP)***

- CIT 04 86 for HO-3 policies
- CIT 05 86 for DP-3 (building) policies

**If ...****Then ...**

The policyholder participates in EWRS

The \$3,000 REM limit does not apply, and the services will be paid by Citizens whether or not there is coverage for loss.

- Coverage for REM is limited to \$3,000.
- Payments made from the \$3,000 REM limit will be deducted from the \$10,000 water limit for policyholders who also choose not to participate in the MRCNP.

The policyholder does not participate in EWRS

**Notes**

- If additional water mitigation services are needed, the policyholder can still participate in EWRS.
- The \$3,000 limit does not apply if the policyholder is not offered EWRS.

The \$10,000 limit does not apply.

The policyholder

participates in the MRCNP *Note:* The \$10,000 limit does not apply if the policyholder is not offered the MRCNP.

## New PolicyCenter Prompt for Emergency Water Removal Services

When an agent enters a new first notice of loss (FNOL) with a loss cause of nonweather water-related damage, and the policyholder is not interested in EWRS, PolicyCenter® now will prompt the agent to provide a reason for declining the service.

## Policyholder Communications

To make affected policyholders aware of the policy changes, Citizens will mail the following communications to them:

- Updated *Declarations* documents
- An informational letter and brochure, which will be sent after the policy effective date. They will be available on the website at a later date.

## Resources

For more information, log in to the *Agents* site and, from the website's top menu, select **Search** → **Search**

**Frequently Asked Questions (FAQs)** and enter:

- *Managed Repair*
- *MRP*
- *Emergency Water Removal Services*

Share:

- [mailto:?subject=Updated Policy Language and New Coverage Limits for Nonweather Water-Related Losses&body=Check out this site I came across http://www.citizensfla.com/es/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=7484736&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](mailto:?subject=Updated Policy Language and New Coverage Limits for Nonweather Water-Related Losses&body=Check out this site I came across http://www.citizensfla.com/es/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=7484736&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)