

Clarification to Roof Rules; Removal of \$60,000 Coverage A Limit for Mobile Home Dwelling Policies

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Citizens' underwriting guidelines have been updated to clarify roof eligibility rules and also to remove the \$60,000 Coverage A limit for mobile home dwelling policies. These changes are effective December 1, 2018, for new-business and renewal policies. The changes do not affect rates and are detailed below.

Clarification to Roof Rules

The *Roof Condition and Roof Covering Age* sections in the manuals have been combined and renamed to *Roof Age and Condition*. The following apply to all policy types except condominium and tenant contents risks:

- Updated definitions of ineligible roof conditions and remaining useful life provide more clarity.
 - Updated explanations clarify that, to constitute a roof replacement or roof update, the roofing surface material must be 100 percent fully replaced.
 - Examples of acceptable documentation of completed work include:
 - Approved building permit indicating completed work, which can be an electronic version from the applicable jurisdiction website
 - Other proof of completed work such as a detailed work invoice indicating the work was completed and paid in full
 - In addition to licensed roofing contractors, general contractors and home inspectors can conduct roof inspections.
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Notes

- Citizens may conduct inspections to verify eligibility.
 - For more information, refer to the *Resources* section below.
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Removal of \$60,000 Coverage Limit for Mobile Home Dwelling Policies

For *Mobilehome Dwelling Property 1 - Basic Form* (MDP-1) policies, the \$60,000 limit to Coverage A for owner-occupied mobile homes has been removed. (The Coverage A limit for these policies is \$250,000, or \$700,000 if in the wind area for policies with wind.) Also, risks are eligible for a MDP-1 policy only if underwriting rules specifically require a mobile home dwelling policy rather than a mobile homeowners policy due to loss history or other underwriting considerations.

Resources

For more information about the changes, log in to the *Agents* site:

- For updated underwriting guidelines manuals in the *Personal* section for each line of business
- From the website's top menu, select **Search** → **Search Frequently Asked Questions** (FAQs), and enter:
 - *Roof Condition*
 - *Eligibility*

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