2019 Form Updates

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diciembre 27, 2018

The Florida Office of Insurance Regulation (OIR) has approved amendments to Citizens' policy forms for new business and renewal policies effective on or after February 1, 2019. The major form changes are outlined below.

Note: Citizens' rate changes for Personal Lines policies are delayed until September 1, 2019, pending OIR approval.

Overview of Policy Form Updates

The following changes apply to Personal Residential Multiperil (PR-M) and Personal Residential Wind-Only (PR-W) policies as indicated:

Policy Form(s)	Description
All PR-M and PR-W	- The *Existing Damage* exclusion has been amended to better express that existing damage is not covered and to express that, under this exclusion, any ensuing loss to property not otherwise excluded is covered. - An *Agreement* provision and a *Diminution In Value* definition have been added to clarify that the property portion of the policy does not insure a reduction in value - The *Duties After Loss* condition has been updated to require that such duties also be performed by third-party assignees of policy benefits (e.g., the duty to show damaged property) and must be performed for any person acting on Citizens' behalf. - The *Mediation* or *Appraisal* condition has been renamed *Alternative Dispute Resolution*, and: - Participation of a third party as an assignee of the policy benefits now is allowed. - The *Mediation* condition has been amended regarding settlement rescindment. - The *Appraisal* condition has been amended to express that when an insured or any party other than Citizens requests a mediation, Citizens still can demand an appraisal.
HO-3 HO-6, HO-8, DP-3	Where applicable, the term *prejudicial to us* has been removed from the

Policy Form(s)	Description
	Duties After Loss condition.
HO-3, HO-4, HO-6, DP-3 (including condominium and tenant contents policies), MHO-3 and MHO-4	Policies that include coverage for nonweather water-related losses are updated to better express when Citizens will not pay for damages from seepage or leakage of water or steam.
HO-3, HO-6, DP-3 (including condominium and tenant contents policies)	*Reasonable Emergency Measures* (REM) now is a separate coverage and no longer part of *Additional Coverage/Other Coverages*. It has been separated into two parts: • For nonweather water-related losses, REM will be limited to $3,000 and applies to protect Coverage A, Coverage B and Coverage C property from further damage. • A $10,000 limit on coverage is introduced for covered losses caused by accidental discharge of water, as described in the policy. *Note:* For HO-6 and DP-3 condominium and tenant contents policies, additional limits exceeding $3,000 for REM to protect the property from accidental discharge of water no longer are available, except when approved by Citizens.

Notice of Change in Policy Terms

A *Notice of Change in Policy Terms* will be included with 2019 PR-M and PR-W renewal offers. The content of each notice varies by policy form. These notices are available in the *Policyholder Notices* section for each policy form on the [Personal](#) section of the *Agents* site.

Resources

To access the updated forms, log in to the *Agents* site, select **Personal**, then **PR-M** or **PR-W** and then the applicable policy form.

For more information about:

- REM and Duties After Loss, refer to the [Personal Lines Bulletin](#) sent to agents on June 12, 2018
- Alternative Dispute Resolutions, refer to the [Agent Updates](#) sent to agents on August 8, 2018

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