

# Revised Flood Waiver Form

August 01, 2019

The Florida Office of Insurance Regulation (OIR) has approved revisions to Citizens' flood waiver form, which has been renamed and revised to better express flood insurance responsibilities of the applicant or policyholder. The revised [form](#) has been renamed *Policyholder Affirmation Regarding Flood Insurance* [CIT FW01 (10 19)] and is for new-business and renewal policies effective on and after October 1, 2019. Citizens no longer will accept the old form (*Election Not to Buy Separate Flood Insurance*) after that date.

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## Form Revisions

The applicant/policyholder must initial one of the following statements:

- *I elect not to purchase flood coverage.*
- *I have purchased flood coverage, but that coverage does not meet the minimum coverage limits established by Citizens' underwriting guidelines.*

The applicant/policyholder must initial each of the following statements:

- *I affirm that I will be responsible for any flood losses not covered by a separate flood insurance policy and that my Citizens policy does not cover flood.*
  - *I acknowledge that this election shall apply to this policy, all future renewals of this policy and any replacement policy issued to me by Citizens. I understand that execution of this form does NOT relieve me of any obligation I may have to my mortgage company to purchase flood insurance.*
  - *I affirm that I will have the burden of proving that any damage to my property reported as a water damage claim to Citizens is not caused by the peril of flood.*
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## PolicyCenter Updates

For new-business and renewal policies effective on or after October 1, 2019, PolicyCenter® will be updated:

<b>PolicyCenter Screen</b>	<b>Update</b>
<i>Location Information</i>	The question <i>Is there a Flood Policy in effect</i> includes a <i>Flood Affirmation Completed</i> option in the drop-down list.
<i>Required Documents</i>	<i>Policyholder Affirmation Regarding Flood Insurance</i> is a required document when the <i>Flood Affirmation Completed</i> option is chosen.

## Notes

- This revised form will print with the application when applicable.
  - The revised [form](#) is available on the *Agents* website in the *General* section under *PR-M* and *PR-W*.
  - The old form will be removed from the website on October 1, 2019.
  - When an agent submits a policy change for a renewal policy on or after October 1, 2019, the question *Is there a Flood Policy in effect* in PolicyCenter will include *Flood Waiver Completed* and *Flood Affirmation Completed* as drop-down menu answer options. Agents can submit the revised form, but it is not required.
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## Resources

The following resources have been updated to reflect the revised form:

- The underwriting guidelines and *Required Document Guides* for each policy form type in the *Personal* section of the *Agents* website
- Home/dwelling owners (wind-only) and renters (multiperil, wind-only) *Product Guides* located on the *Agents* website

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