

2021 Form Changes

December 10, 2020

The Florida Office of Insurance Regulation (OIR) has approved updates to Personal Lines forms for policies with effective dates on or after February 1, 2021. The major updates are outlined below.

Managed Repair Contractor Network (MRCN) Program

The following changes apply to the *Managed Repair Contractor Network Program* endorsement (CIT 04 86 02 21 and CIT 05 86 02 21):

- During the claims process, policyholders now must sign a [Program Consent Form](#) (CIT CONSENT1 02 21) to participate in the program.
 - In addition to current termination reasons, participation in the program is terminated if:
 - The policyholder does not sign a contract with the program contractor within 10 business days from the date the contractor delivers it.
 - Conditions are present that prevent repairing, replacing or rebuilding the property.
 - If there is a dispute regarding the completion of the contract, the policyholder can request an appraisal as described in the endorsement.
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Application Changes

- Citizens has made changes to all applications by removing the binder section and replacing it with a new section called *Insurance Coverages and Payment of Premium*.
 - Agents can access a new *Evidence of Property Insurance* (EOI) form, which can provide individuals proof of insurance when coverage is bound and not yet issued. In January, more details will be provided regarding application changes and the new EOI form.
 - A prequalification and eligibility question statement has been added requiring the applicant to provide pertinent information about them and all limited liability corporation members, partners, corporate officers and/or association officers when completing the application on behalf of these entities.
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Form Changes

Provisions in the HO-3, HO-6 and DP-3 forms were updated and include changes regarding:

- The civil authority limits use provision
- No coverage for preevacuation expenses
- *Reasonable emergency measures*
- Exclusion for the constant or repeated seepage or leakage of water or steam
- Duties of an assignee

For HO-3 and DP-3:

- The \$10,000 limit on coverage regarding accidental discharge of water or steam peril, constant or repeated seepage or leakage of water or steam, duties after loss and loss payment provisions. Includes *Unit-Owners Coverage A Special Coverage* (CIT 17 32 02 21).
- Loss payment provisions when the policyholder participates in the Managed Repair Contractor Network Program

Notice of Change in Policy Terms

Citizens will send policyholders a *Notice of Change in Policy Terms* beginning with 2021 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

For more information, refer to the updated underwriting manuals and forms for each line of business, which are located in the [Personal](#) section of the *Agents* site.

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