

Revised Policy Language: Accidental Discharge or Overflow of Water or Steam

August 01, 2016

As announced on April 27, 2016, [Personal Lines Bulletin](#): *Changes to Policy Language that Impact Claim Payments and Coverage*, Citizens implemented policy language changes regarding the peril of Accidental Discharge or Overflow of Water or Steam for the following policy forms:

- *Citizens Homeowners 3 – Special Form (CIT HO-3)*
- *Citizens Homeowners 6 – Unit-Owners Form (CIT HO-6)*
- *Dwelling Property 3 – Special Form (CIT DP-3)*

The Florida Office of Insurance Regulation (OIR) approved the following revisions to the language, which are in *Section I – Perils Insured Against*, for the above policy forms for new business and renewal policies effective on or after October 1, 2016:

- Tear-out coverage is limited to access only to the part or portion of the system or appliance causing a covered loss.
- Coverage does not include the repair or replacement of the system or appliance that caused the covered loss.

These revisions are reflected in the policy forms and *Notice of Change in Policy Terms* (policyholder notices) under the appropriate policy form pages on the *Personal* section of the *Agents* site.

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