

# Property Inspections for New-Business Policies

**March 28, 2018**

Beginning April 2, 2018, Citizens will start ordering property inspections for *Citizens Homeowners 3 - Special Form (CIT HO-3)* new-business policies with an effective date of March 1, 2018, or later for all the following criteria:

- Dwelling built in 1980 and earlier
- Have one or more nonweather water-related loss
- Coverage A is less than \$200,000

These inspections will:

- Be free to the policyholder
- Examine the condition of the interior and exterior of the property
- Use third-party inspection companies

To notify the agent in advance of an inspection, Citizens will send a *Property Inspection Ordered* activity in PolicyCenter<sup>®</sup>, which will include the name of the inspection company.

It's important that the policyholder's phone numbers in PolicyCenter are correct because the inspection company representative will contact the policyholder by phone to schedule the inspection. For directions on how to update the policyholder's phone number, see the *Resources* section below.

If the inspection company representative is unable to contact the policyholder by phone, they will contact the agent for assistance. If the representative still can't contact the policyholder, the representative will send an *Inability to Schedule Inspection* letter to the policyholder regarding the inspection scheduling and will provide 14 days to respond. If the policyholder does not respond to the letter or refuses the inspection, adverse underwriting action may result.

*Note:* If the policyholder is unable to be present for the inspection, they can designate a person 18 years old or older to allow access to the property.

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## Inspection Results

Agents can view a report of the inspection results in the *Documents* section of the policy in PolicyCenter within three weeks after the inspection. Policyholders can request a copy from their agent.

If the inspection results in additional underwriting action, Citizens will notify the agent with an *Inspection Results Response Required* activity. If the Underwriter does not receive a response, Citizens will send the policyholder a cancellation or nonrenewal by mail.

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## Resources

For more information, log in to the *Agents* site and from the website's top menu, select **Search** → **Search Frequently Asked Questions** (FAQs) and enter:

- *Ordered Inspection* for information about new-business property inspections
- *Change phone number* for directions on how to change a policyholder's phone number

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