

# Revised Eligibility for Tenant Contents and PolicyCenter Updates for Dwelling Risks

May 24, 2018

The Florida Office of Insurance Regulation (OIR) has approved Citizens' requested updates to our rules and underwriting guidelines for tenant contents policies, effective July 1, 2018, for new-business submissions. In addition, PolicyCenter<sup>®</sup> has been updated for Personal Residential Multiperil (PR-M) policies in the homeowner, mobile home and dwelling programs to ensure the policy is written on the form for which it is eligible.

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## Eligibility Rule Change for Tenant Contents Risks

The exception allowing tenant contents risks to be written on a dwelling form instead of a homeowners form when having \$30,000 or less of contents coverage has been removed.

If the risk meets all underwriting eligibility requirements in the homeowners program, the approved eligibility rule changes require the risk to be written on one of the following homeowner forms:

- *Citizens Homeowners 4 – Contents Broad Form (HO-4)*
  - *Citizens Mobile Homeowners 4 – Contents Broad Form (MHO-4)*
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## PolicyCenter Changes

Risks that meet homeowners form eligibility requirements cannot be written on the dwelling form. When an agent tries to submit a risk on the incorrect form and selects *Premium Estimate*, PolicyCenter now will alert the agent that coverage must be written on a homeowners form. The agent won't need to redo the submission; however, they must navigate back to the *Policy Type Questions* screen and change the *Policy Type* field to *HO-4 Homeowners 4 - Contents Broad Form* or *MHO-4 Mobile Homeowners 4 - Contents Broad Form*.

*Note:* Risks with excessive losses or liability concerns may be eligible to be written on a dwelling form.

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## Website Changes

Log in to the *Agents* site, select **Personal**, then **PR-M** and the applicable policy form to access links to the

manuals on the right.

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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 *dwelling eligibility* or *tenant contents*.

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