

Declarations Updates: Flood and Law and Ordinance Statements

October 30, 2018

To comply with HB 1011, which passed during the 2018 legislative session, Citizens will revise our required flood insurance statement and law and ordinance statement on *Declarations* pages for homeowner policies (except mobile homes) effective on or after January 1, 2019.

Flood Insurance Statement

In addition to the existing statement, *FLOOD COVERAGE IS NOT PROVIDED BY THIS POLICY*, the following flood insurance statement also will appear on the *Declarations*:

FLOOD INSURANCE: YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR HOMEOWNER'S INSURANCE POLICY DOES NOT INCLUDE COVERAGE FOR DAMAGE RESULTING FROM FLOOD EVEN IF HURRICANE WINDS AND RAIN CAUSED THE FLOOD TO OCCUR. WITHOUT SEPARATE FLOOD INSURANCE COVERAGE, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY FLOOD. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.

Note

For HO-4 and HW-4 policies, the *Declarations* will continue to display the following in addition to the flood insurance statement above: *NEITHER "FLOOD" NOR "ORDINANCE OR LAW" COVERAGE IS PROVIDED IN THE POLICY.*

Law and Ordinance Statement

The law and ordinance statement will display separately on the *Declarations*

LAW AND ORDINANCE: LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS WITH YOUR INSURANCE AGENT.

Resources

For more information, log in to the *Agents* site, and from the website's top menu, select **Search** → **Search Frequently Asked Questions** (FAQs). Enter *flood* or *law and ordinance* in the search field.

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