

New Business Issuance Submission: Product Guides & Condition Documents

Product Guides

Homeowners (multi-peril)

At a Glance Product Guide:
Customer Owns Home/Dwelling (Multi-peril)

Policy Forms Available

| Form | Description | Form | Description |
|-------|---|-------|---|
| HOA-1 | Homeowners Multi-Peril Policy | HOA-2 | Homeowners Multi-Peril Policy (Wind-Only) |
| HOA-3 | Homeowners Multi-Peril Policy (Wind-Only) | HOA-4 | Homeowners Multi-Peril Policy (Wind-Only) |

Underwriting Requirements

| Requirement | Requirement | Requirement | Requirement |
|----------------|----------------|----------------|----------------|
| Age of Insured | Age of Insured | Age of Insured | Age of Insured |
| Age of Insured | Age of Insured | Age of Insured | Age of Insured |
| Age of Insured | Age of Insured | Age of Insured | Age of Insured |

At a Glance Product Guide: Customer Owns Home/Dwelling (Multi-peril) 08/2017 (1/1)

Homeowners (wind)

At a Glance Product Guide:
Customer Owns Home/Dwelling (Wind-Only)

Policy Forms Available

| Form | Description | Form | Description |
|-------|---|-------|---|
| HOA-1 | Homeowners Multi-Peril Policy | HOA-2 | Homeowners Multi-Peril Policy (Wind-Only) |
| HOA-3 | Homeowners Multi-Peril Policy (Wind-Only) | HOA-4 | Homeowners Multi-Peril Policy (Wind-Only) |

Underwriting Requirements

| Requirement | Requirement | Requirement | Requirement |
|----------------|----------------|----------------|----------------|
| Age of Insured | Age of Insured | Age of Insured | Age of Insured |
| Age of Insured | Age of Insured | Age of Insured | Age of Insured |
| Age of Insured | Age of Insured | Age of Insured | Age of Insured |

At a Glance Product Guide: Customer Owns Home/Dwelling (Wind-Only) 08/2017 (1/1)

Condo Owners (multi-peril & wind)

At a Glance Product Guide:
Customer Owns Condominium (Multi-peril & Wind-Only)

Policy Forms Available

| Form | Description | Form | Description |
|-------|---|-------|---|
| HOA-1 | Homeowners Multi-Peril Policy | HOA-2 | Homeowners Multi-Peril Policy (Wind-Only) |
| HOA-3 | Homeowners Multi-Peril Policy (Wind-Only) | HOA-4 | Homeowners Multi-Peril Policy (Wind-Only) |

Underwriting Requirements

| Requirement | Requirement | Requirement | Requirement |
|----------------|----------------|----------------|----------------|
| Age of Insured | Age of Insured | Age of Insured | Age of Insured |
| Age of Insured | Age of Insured | Age of Insured | Age of Insured |
| Age of Insured | Age of Insured | Age of Insured | Age of Insured |

At a Glance Product Guide: Customer Owns Condominium (Multi-peril & Wind-Only) 08/2017 (1/1)

Renters (multi-peril & Wind)

At a Glance Product Guide:
Customer Rents Home/Dwelling (Multi-peril & Wind-Only)

Policy Forms Available

| Form | Description | Form | Description |
|-------|---|-------|---|
| HOA-1 | Homeowners Multi-Peril Policy | HOA-2 | Homeowners Multi-Peril Policy (Wind-Only) |
| HOA-3 | Homeowners Multi-Peril Policy (Wind-Only) | HOA-4 | Homeowners Multi-Peril Policy (Wind-Only) |

Underwriting Requirements

| Requirement | Requirement | Requirement | Requirement |
|----------------|----------------|----------------|----------------|
| Age of Insured | Age of Insured | Age of Insured | Age of Insured |
| Age of Insured | Age of Insured | Age of Insured | Age of Insured |
| Age of Insured | Age of Insured | Age of Insured | Age of Insured |

At a Glance Product Guide: Customer Rents Home/Dwelling (Multi-peril & Wind-Only) 08/2017 (1/1)

Mobile Homeowners (multi-peril & wind)

At a Glance Product Guide:
Customer Owns Mobile Home/Dwelling (Multi-peril & Wind-Only)

Policy Forms Available

| Form | Description | Form | Description |
|-------|---|-------|---|
| HOA-1 | Homeowners Multi-Peril Policy | HOA-2 | Homeowners Multi-Peril Policy (Wind-Only) |
| HOA-3 | Homeowners Multi-Peril Policy (Wind-Only) | HOA-4 | Homeowners Multi-Peril Policy (Wind-Only) |

Underwriting Requirements

| Requirement | Requirement | Requirement | Requirement |
|----------------|----------------|----------------|----------------|
| Age of Insured | Age of Insured | Age of Insured | Age of Insured |
| Age of Insured | Age of Insured | Age of Insured | Age of Insured |
| Age of Insured | Age of Insured | Age of Insured | Age of Insured |

At a Glance Product Guide: Customer Owns Mobile Home/Dwelling (Multi-peril & Wind-Only) 08/2017 (1/1)

Condition Requirement Documents

Home/Dwelling Condition Requirements

Home Condition Requirements

See Section Requirements for HOA-1 and HOA-2 Policy Forms

| Requirement | Requirement | Requirement | Requirement |
|----------------|----------------|----------------|----------------|
| Age of Insured | Age of Insured | Age of Insured | Age of Insured |
| Age of Insured | Age of Insured | Age of Insured | Age of Insured |
| Age of Insured | Age of Insured | Age of Insured | Age of Insured |

At a Glance Product Guide: Customer Owns Home/Dwelling (Multi-peril & Wind-Only) 08/2017 (1/1)

Mobile Home/Dwelling Condition Requirements

Mobile Home Condition Requirements

See Section Requirements for HOA-1 and HOA-2 Policy Forms

| Requirement | Requirement | Requirement | Requirement |
|----------------|----------------|----------------|----------------|
| Age of Insured | Age of Insured | Age of Insured | Age of Insured |
| Age of Insured | Age of Insured | Age of Insured | Age of Insured |
| Age of Insured | Age of Insured | Age of Insured | Age of Insured |

At a Glance Product Guide: Customer Owns Mobile Home/Dwelling (Multi-peril & Wind-Only) 08/2017 (1/1)

At a Glance Product Guide: Customer Owns Home/Dwelling (Multiperil)



Policy Forms Available

| HO-3 | HO-8 | DP-1 (DP-1-D only) | DP-3 (DP-3-D only) |
|------|------|-----------------------|-----------------------|
|------|------|-----------------------|-----------------------|

Ownership

| Form | Individual | LLC | Corporation |
|--------|------------|------------|-------------|
| HO-3 | ✓ | Ineligible | Ineligible |
| HO-8 | ✓ | Ineligible | Ineligible |
| DP-1-D | ✓ | ✓* | ✓* |
| DP-3-D | ✓ | ✓* | ✓* |

* Must exclude liability and medical payments coverages

Note: For guidance about writing risks under a trust ownership, see the underwriting guidelines and the *Writing a Residence Held in Trust* [job aid](#) located on the *Agents* site. Select **Training** → **Personal**.

| Tenant Occupancy | | | Owner Occupancy | | |
|------------------|------------------|--|-----------------|---|--|
| Use | Rented to others | Short-Term Rentals | Primary | Secondary (Never unoccupied for more than 90 consecutive days) | Seasonal (continuous unoccupancy of 3+ months/1 year) |
| Form | | | | | |
| HO-3 | Ineligible* | If property is rented to guests more than three times in a calendar year for periods of less than 30 days or one calendar month, whichever is less, or that are held out to the public as places regularly rented to guests. | ✓ | ✓ | ✓† |
| HO-8 | Ineligible* | | ✓ | ✓ | ✓† |
| DP-1-D | ✓ | | Ineligible‡ | Ineligible‡ | ✓‡ |
| DP-3-D | ✓ | | Ineligible‡ | Ineligible‡ | ✓‡ |

* A duplex where owner lives in one half and rents the other half out may qualify. See the underwriting guidelines or contact Underwriting for assistance.

† Dwelling must be in a "secured area" (limited access w/ locked gates or guards) or the dwelling has supporting documentation of a functioning central station fire and burglar alarm.

‡ May be eligible with a maximum Coverage A of \$60,000. May also be eligible if an underwriting rule prevents a HO-3 or HO-8 policy form. See the underwriting guidelines or contact Underwriting for assistance.

Uninsurable Risks

| Form | Vacant or Unoccupied | Business Exposure | Commercial Property | Farm or Ranch | Fraternity or Sorority | Constructed Over Water | Condemned | Existing Damage | Empty In-ground Pool or Pool w/out Fence or Enclosure | Loss Frequency* |
|--------|----------------------|-------------------|---------------------|---------------|------------------------|------------------------|-----------|-----------------|---|-----------------|
| HO-3 | X† | X‡ | X | X | X | X | X | X§ | X | X |
| HO-8 | X† | X‡ | X | X | X | X | X | X§ | X | X |
| DP-1-D | X | X‡ | X | X | X | X | X | X§ | X | X# |
| DP-3-D | X | X‡ | X | X | X | X | X | X§ | X | X |

X Uninsurable

* Three or more losses (excluding acts of God) within 36 months, or two or more nonweather water-related losses within 36 months, or three or more nonweather water-related losses within 60 months immediately preceding the effective date or subsequent renewal. The only policy that may be available is Dwelling Fire Form DP-1-D. *Note:* Exceptions may be considered if the underlying cause of loss is remediated.

† A new purchase expected to be owner occupied within 30-days may be bound. If beyond 30 days, the application must be submitted unbound. See the underwriting guidelines or contact Underwriting for assistance.

‡ Excluding incidental business exposure. See the underwriting guidelines or contact Underwriting for assistance.

§ See the underwriting guidelines or contact Underwriting for assistance. Must be submitted unbound.

|| May be eligible without liability coverage. See the underwriting guidelines or contact Underwriting for assistance.

May be eligible. Contact Underwriting for assistance.

At a Glance Product Guide: Customer Owns Home/Dwelling (Multiperil)



Policy Forms Available

| HO-3 | HO-8 | DP-1 (DP-1-D only) | DP-3 (DP-3-D only) |
|------|------|-----------------------|-----------------------|
|------|------|-----------------------|-----------------------|

Coverage & Loss Settlement

| Form | Coverage Amount | | Loss Settlement |
|--------|-----------------|--|---|
| HO-3 | A | \$25,000 up to < \$700,000* | Replacement cost (RC) |
| | B | 2%, 5-60% of Coverage A, or may be excluded | RC for buildings; Actual Cash Value (ACV) for all other |
| | C | 25% up to 50% of Coverage A (or 0%) | ACV; RC optional |
| | D | 10% of Coverage A | Additional insurance |
| | E | \$100,000 | ~ |
| | F | \$2,000 | ~ |
| HO-8 | A | \$25,000 up to \$200,000 | RC; ACV optional at 50-79% of RC |
| | B | 2%, 5-60% of Coverage A, or may be excluded | RC for buildings with RC; ACV for all other |
| | C | 25% up to 50% of Coverage A (or 0%) | RC optional; No RC when Coverage A is ACV |
| | D | 10% of Coverage A | Additional insurance |
| | E | \$100,000 | ~ |
| | F | \$2,000 | ~ |
| DP-1-D | A | \$6,000 up to < \$700,000 †§ | RC, Named Perils |
| | B | 2%, 5-60% of Coverage A, or may be excluded | RC for buildings; ACV for all other; not additional insurance |
| | C | 0% up to 50% of Coverage A ‡§¶ | ACV only |
| | D | Up to 10% of Coverage A (Fair rental value only) | Not additional insurance |
| | L | \$100,000 (optional) | ~ |
| | M | \$2,000 (optional) | ~ |
| DP-3-D | A | \$15,000 up to < \$700,000 †§ | RC |
| | B | 2%, 5-60% of Coverage A or may be excluded | RC for buildings; ACV for all other |
| | C | 0% up to 50% of Coverage A ‡§¶ | ACV only |
| | D or E | 10% of Coverage A | Additional insurance |
| | L | \$100,000 (optional) | ~ |
| | M | \$2,000 (optional) | ~ |

* < \$1 million in counties (Miami-Dade and Monroe) where the Office of Insurance Regulation determines there is not a reasonable degree of competition

† For properties located in the wind-eligible areas that include Windstorm & Hail coverage: maximum limit is < \$700,000 or < \$1 million in counties where the Office of Insurance Regulation determines there is not a reasonable degree of competition

‡ \$6,000 minimum applies if no Coverage A provided

§ \$1,000 Coverage A; \$6,000 Coverage C minimum applies to condo units

|| \$60,000 maximum for owner-occupied dwellings, unless ineligible for HO-3 due to underwriting requirements

¶ \$60,000 maximum for owner-occupied condominium risks and tenant named insured risks unless exception below applies (\$30,000 Coverage C maximum owner-occupied condominium risks, or \$60,000 Coverage A and Coverage C combined maximum limit for condominium-unit owner risks, unless ineligible for HO-6 due to underwriting requirements.)

Eligibility Requirements/Documents

| Type of Policyholder | New Purchase | Shopping Insurance Rates | No Prior Insurance (within last 45 days)* |
|---|---------------------------------------|--|--|
| | (One of the below documents required) | (One of the below documents required) | (One of the below documents required) |
| Proof of Eligibility | New-business quote proving 15% | New-business quote proving 15% | New-business quote proving 15% |
| | No offer of coverage | No offer of coverage | No offer of coverage |
| | | Returning Clearinghouse (36-month rule)† | |
| | (One of the below documents required) | (One of the below documents required) | (One of the below documents required) |
| Proof of New Purchase OR Prior Coverage | HUD statement | Renewing-term Declarations pages*‡ | N/A |
| | Purchase and sale agreement | Notice of cancellation *‡ | |
| | Good faith estimate | Copy of nonrenewal *‡ | |
| | Deed | | |
| | Closing papers | | |

* If applicant has not had coverage within the past 45 days or cannot provide proof of prior insurance/new purchase, the no-prior insurance surcharge and a 30-day wait will apply.

† May be eligible to return to Citizens within 36 months if the participating company increased the most-recent renewal rate of the policy more than 10 percent. See the underwriting guidelines or contact Underwriting for assistance.

‡ Proof must show policy in force within 45 days of the requested effective date.

Note: Citizens will accept surplus lines coverage as proof of prior insurance, but only authorized insurer rates can be used to meet the proof of eligibility requirement.

At a Glance Product Guide: Customer Owns Home/Dwelling (Multiperil)



Policy Forms Available

| HO-3 | HO-8 | DP-1 (DP-1-D only) | DP-3 (DP-3-D only) |
|------|------|-----------------------|-----------------------|
|------|------|-----------------------|-----------------------|

Contingent Documents

| If... | Document Needed | Document age must be |
|--|---|--|
| Adding wind loss mitigation credits | <i>Uniform Mitigation Verification Inspection Form (OIR-B1-1802)</i> | No older than five years |
| Adding protective device credit | Monitoring agreement | No older than one year |
| Adding automatic sprinkler credit | Copy of the certificate of installation, ISO rating or inspection document* | No older than one year |
| Home is over 30 years | 4-point inspection form | No older than one year |
| Indicating full roof replacement | 4-point inspection form OR <i>Roof Inspection Form</i> | No older than one year |
| | OR completed permits or roofing contract | Concurrent with roof replacement |
| Prior coverage is lender placed | 4-point inspection form | Completed within 10 days prior to the effective date |
| Premium Financed | Copy of the premium finance agreement | Current policy term |
| Adding the trust endorsement to the policy | <i>Certification of Trust (CIT TRUST CERT)</i> | New with application |
| Excluding contents coverage | CIT CO-1 (English), CIT COS-1 (Spanish) † | New with application |
| Excluding wind coverage | CIT WO-1 (English), CIT WOS-1 (Spanish) †‡ | New with application |
| Located in Special Flood Zone (i.e. A, AO, AH, A1-A30, AE, A99, V, V1- V30, VE) | CIT FW01 (<i>Policyholder Affirmation Regarding Flood Insurance</i>) | New with application |
| | OR <i>Declarations</i> page from flood carrier* | Current |
| Indicating a registered or licensed day care on premises* | Copy the day care's registration and/or license (state or county license is acceptable) | Current |
| Indicating a day care on premises and applicant is requesting personal liability* | Copy of Commercial Liability <i>Declarations</i> Pages | Current |

* Refer to the underwriting manual for required policy limits and/or additional document requirements.

† eSignature is not accepted for this document.

‡ When a policy is written in the name of a corporation, LLC etc., a written statement requesting exclusion is required on company's letterhead. **AND/OR** If there is a mortgage on the property, a letter from the mortgage company allowing exclusion of wind coverage is required.

Down Payment Options

| Payment Plan | Full Pay | Semiannual | Quarterly |
|--|----------|--------------|--------------|
| Down Payment Percentage | 100% | 60% (+ fees) | 40% (+ fees) |
| Direct Bill (Policyholder) | ✓ | ✓ | ✓ |
| Direct Bill (Premium Finance Company) | ✓ | Ineligible | Ineligible |
| Mortgagee Bill | ✓ | Ineligible | Ineligible |

Notes:

- Payment should only be remitted on bound submissions or submissions approved by Underwriting for binding.
- Required premium is due within five business days of the effective date on bound risks and is needed to have the policy reviewed for issuance.
- Agent must invoice either the customer (direct bill) or the mortgage company (mortgagee bill) at new business. A payment transmittal is generated with the bound application.

General Disclaimer

This document is intended as a general guide to Citizens' eligibility and underwriting rules. For specific rules and guidelines, please refer to the appropriate underwriting manuals or contact Underwriting for additional assistance. This document is for internal and agency use only. It is not to be distributed.

At-a-Glance Product Guide: Customer Owns Home/Dwelling (Wind-Only)



Policy Forms Available

| HW-2 | | | DW-2 | |
|-----------|------------|-------|-------------|-------------|
| Ownership | | | | |
| Form | Individual | Trust | LLC | Corporation |
| HW-2 | ✓ | ✓ | Ineligible* | Ineligible* |
| DW-2 | ✓ | ✓ | ✓ | ✓ |

*When the dwelling is held in or by a life estate arrangement, corporation or partnership, and an occupant is part of the entity, you have the option to write the policy in the name of that occupant and the entity must be listed as an additional insured.

Note: For guidance about writing risks under a trust ownership, see the underwriting guidelines and the [Writing a Residence Held in Trust](#) job aid located on the *Agents* site. Select **Training** → **Personal**.

| Tenant Occupancy | | | Owner Occupancy | | |
|------------------|------------------|-------------------|-----------------|---|--|
| Use | Rented to Others | Short Term Rental | Primary | Secondary (Never unoccupied for more than 90 consecutive days) | Seasonal (Continuous unoccupancy of 3+ months/1 year) |
| Form | | | | | |
| HW-2 | Ineligible | Ineligible | ✓ | ✓ | ✓ |
| DW-2 | ✓ | ✓ | Ineligible* | Ineligible* | Ineligible* |

*May be eligible if an underwriting rule prevents a HW-2 policy form. See underwriting guidelines or contact Underwriting for assistance.

Note: For a complete listing of eligibility criteria, and specific short-term rental rules, see underwriting guidelines or contact Underwriting.

| Uninsurable Risks | | | | | | | | |
|-------------------|----------------------|-------------------|-------------------|---------------------|---------------|------------------------|-----------|-----------------|
| Form | Vacant or Unoccupied | Short Term Rental | Business Exposure | Commercial Property | Farm or Ranch | Constructed Over Water | Condemned | Existing Damage |
| HW-2 | X | X | X* | X | X† | X | X | X‡ |
| DW-2 | X | ✓ | X* | X | X† | X | X | X‡ |

*Excluding incidental business exposure. See underwriting guidelines or contact Underwriting for assistance.

†May be eligible; see underwriting guidelines or contact Underwriting for assistance. Must be submitted unbound.

‡See underwriting guidelines or contact Underwriting for assistance. Must be submitted unbound.

Note: For a complete listing of eligibility criteria, and specific short-term rental rules, see underwriting guidelines or contact Underwriting.

Coverage & Loss Settlement

| Form | Coverage Amount | | Loss Settlement |
|------|-----------------|---|--|
| HW-2 | A | \$25,000 up to < \$700,000* | Replacement cost (RC) |
| | B | 2%, 5-60% of Coverage A, or may be excluded | RC for buildings.; Actual Cash Value (ACV) for all other |
| | C | 25% up to 50% of Coverage A (or 0%) | ACV; RC optional |
| | D | 10% of Coverage A | Additional insurance |
| DW-2 | A | \$25,000 up to < \$700,000* | RC |
| | B | 2%, 5-60% of Coverage A, or may be excluded | RC for buildings; ACV for all other |
| | C | 0% to 50% of Coverage A | ACV |
| | D | 10% of Coverage A | Additional insurance |

* < \$1 million in Metro-Dade and Monroe counties where the Office of Insurance Regulation determines there is not a reasonable degree of competition

Policy Forms Available

HW-2

DW-2

Eligibility Requirements/Documents

| Type of Policyholder | New Purchase | Shopping Insurance Rates | No Prior Insurance (within last 45 days) † |
|---|---------------------------------------|---|--|
| | (One of the below documents required) | (One of the below documents required) | (One of the below documents required) |
| Proof of Eligibility | New-business quote proving 15% | New-business quote proving 15% | New-business quote proving 15% |
| | No offer of coverage | No offer of coverage | No offer of coverage |
| | | Returning Clearinghouse (36-month rule) | |
| | (One of the below documents required) | (One of the below documents required) | (One of the below documents required) |
| Proof of New Purchase OR Prior Coverage | HUD statement | Renewing-term declarations pages*† | N/A |
| | Purchase and sale agreement | Notice of cancellation*† | |
| | Good faith estimate | Copy of nonrenewal*† | |
| | Deed | | |
| | Closing papers | | |

*Proof must show policy in force within 45 days of the requested effective date.

†If applicant has not had coverage within the past 45 days or cannot provide proof of prior insurance/new purchase, the no-prior insurance surcharge and a 30-day wait will apply.

Note: Citizens will accept surplus lines coverage as proof of prior insurance, but only authorized insurer rates can be used to meet the proof of eligibility requirement.

Contingent Documents

| If... | Document Needed | Document age must be |
|---|---|--|
| Adding Wind Loss Mitigation Credits | Uniform Mitigation Verification Inspection Form (OIR-B1-1802) | No older than five years |
| Proof of prior coverage is lender placed | Roof Inspection Form | Completed within 10 days prior to the effective date |
| Excluding Contents Coverage | CIT CO-1 (English), CIT COS-1 (Spanish)* | New with application |
| Located in Special Flood Zone (i.e., A, AO, AH, A1-A30, AE, A99, V, V1-V30, VE) | CIT FW01 (Policyholder Affirmation Regarding Flood Insurance) | New with application |
| | OR Declarations page from flood carrier† | Current |
| Premium financed | Copy of the premium finance agreement | Current policy term |

* signature is not accepted for this document.

† Refer to the underwriting manual for required policy limits

Down Payment Options

| Payment Plan | Full Pay | Quarterly | Semi-Annual |
|---------------------------------------|----------|-------------|-------------|
| Down Payment Percentage | 100% | 40% (+fees) | 60% (+fees) |
| Direct Bill (Policyholder) | ✓ | ✓ | ✓ |
| Direct Bill (Premium Finance Company) | ✓ | Ineligible | Ineligible |
| Mortgagee Bill | ✓ | Ineligible | Ineligible |

Notes:

- Required premium is due within five business days of the effective date on bound risks and is needed to have the policy reviewed for issuance.
- The agent must invoice either the customer (direct bill) or the mortgage company (mortgagee bill) at new business. A payment transmittal is generated with the bound application.

General Disclaimer

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July 2019

At a Glance Product Guide:

Customer Owns Condominium (Multiperil & Wind-Only)



Policy Forms Available

| HO-6 | HW-6 | DP-1 (DP-1-C only) | DP-3 (DP-3-C only) |
|------|------|-----------------------|-----------------------|
|------|------|-----------------------|-----------------------|

Ownership

| Form | Individual | LLC | Corporation |
|--------|------------|------------|-------------|
| HO-6 | ✓ | Ineligible | Ineligible |
| HW-6 | ✓ | ✓ * | ✓ * |
| DP-1-C | ✓ | ✓ † | ✓ † |
| DP-3-C | ✓ | ✓ † | ✓ † |

* May be issued to the occupant of the dwelling if the occupant is part of the entity. The entity must be listed as an Additional Interest.

† Must exclude liability and medical payments coverages.

Note: For guidance about writing risks under a trust ownership, see the underwriting guidelines and the *Writing a Residence Held in Trust* [job aid](#) located on the Agents site. Select **Training** → **Personal**.

Tenant Occupancy

Owner Occupancy

| Use | Rented to others | Short-Term Rentals More than three times in a calendar year for less than 30 days or one calendar month, whichever is less, or that are held out to the public as places regularly rented to guests | Primary | Secondary (Never unoccupied for more than 90 consecutive days) | Seasonal (continuous unoccupancy of 3+ months/1 year) |
|--------|------------------|--|--------------|---|--|
| Form | | | | | |
| HO-6 | ✓ * | Ineligible | ✓ | ✓ | ✓ † |
| HW-6 | ✓ * | ✓ | ✓ | ✓ | ✓ |
| DP-1-C | ✓ | Ineligible | Ineligible ‡ | Ineligible ‡ | ✓ ‡ |
| DP-3-C | ✓ | Ineligible | Ineligible ‡ | Ineligible ‡ | ✓ ‡ |

* Agent can endorse the policy with *Unit-Owners Rental to Others* CIT 17 33.

† Dwelling must be located in a "secured area" (limited access with locked gates or guards) or the dwelling has a functioning central station fire and burglar alarm (proof of alarms will be required).

‡ May be eligible for up to \$30,000 Coverage C maximum for owner-occupied condominium risks, or up to \$60,000 Coverage A and Coverage C combined maximum limit for condominium unit owner risks, if underwriting rules prevent an HO-6 policy form.

Uninsurable Risks

| Form | Vacant or Unoccupied | Short-Term Rental | Business Exposure | Commercial Property | Fraternity or Sorority | Constructed Over Water | Condemned | Existing Damage | Loss Frequency* |
|--------|----------------------|-------------------|-------------------|---------------------|------------------------|------------------------|-----------|-----------------|-----------------|
| HO-6 | X † | X | X ‡ | X | X | X | X | X § | X |
| HW-6 | X † | ✓ | X ‡ | X | X | X | X | X § | ✓ |
| DP-1-C | X † | X | X ‡ | X | X | X | X | X § | ✓ |
| DP-3-C | X † | X | X ‡ | X | X | X | X | X § | X |

X = Uninsurable, condition may apply. ✓ = Insurable, condition may apply.

* Three or more losses (excluding acts of God) within 36 months, or two or more nonweather water-related losses within 36 months, or three or more nonweather water-related losses within 60 months immediately preceding the effective date or subsequent renewal, the only policy that may be available is Dwelling Fire Form DP-1-D. Loss frequency rules are not applicable to wind-only policy forms. *Note:* Exceptions may be considered if the underlying cause of loss is remediated.

† A new purchase must be owner-occupied within 30 days and can be bound. If beyond 30 days, submit the application unbound.

‡ Excluding some incidental business exposure. See the underwriting guidelines or contact Underwriting for assistance.

§ Risk may be eligible to be submitted unbound. See the underwriting guidelines or contact Underwriting for assistance.

At a Glance Product Guide:

Customer Owns Condominium (Multiperil & Wind-Only)



Policy Forms Available

| HO-6 | HW-6 | DP-1 (DP-1-C only) | DP-3 (DP-3-C only) |
|------|------|-----------------------|-----------------------|
|------|------|-----------------------|-----------------------|

Coverage & Loss Settlement

| Form | Coverage Amount | | Loss Settlement |
|--------|-----------------|---|--------------------------------------|
| HO-6 | A | \$1,000 up to \$200,000* or combined Coverages A&C < \$700,000* | Replacement cost (RC) |
| | B | N/A | ~ |
| | C | \$6,000 up to \$200,000* or combined Coverages A&C < \$700,000* | Actual Cash Value (ACV); RC optional |
| | D | 20% of Coverage C | Additional insurance |
| | E | \$100,000 | ~ |
| | F | \$2,000 | ~ |
| HW-6 | A | \$1,000 up to combined Coverages A&C < \$700,000* | RC |
| | B | N/A | ~ |
| | C | \$6,000 up to combined Coverages A&C < \$700,000* | ACV; RC optional |
| | D | 20% of Coverage C | Additional insurance |
| DP-1-C | A | \$1,000 up to \$200,000 *†‡ | RC |
| | B | N/A | ~ |
| | C | \$6,000 up to \$200,000*†‡ | ACV only |
| | D | Up to 10% of Coverage A (Reduces Coverage A for the same loss) | Not additional insurance |
| | L | \$100,000 (optional) | ~ |
| | M | \$2,000 | ~ |
| DP-3-C | A | \$1,000 up to \$200,000*†‡ | RC |
| | B | N/A | ~ |
| | C | \$6,000 up to \$200,000*†‡ | ACV only |
| | D or E | 10% of Coverage A | Additional insurance |
| | L | \$100,000 (optional) | ~ |
| | M | \$2,000 | ~ |

* < \$1 million in Miami-Dade & Monroe counties where the Office of Insurance Regulation determines there is not a reasonable degree of competition.
† For properties located in the wind-eligible areas that include Windstorm & Hail coverage: Combined Coverage A and Coverage C maximum limit is < \$700,000.
‡ \$30,000 Coverage C maximum owner-occupied condominium risks, or \$60,000 Coverage A and Coverage C combined maximum limit for condominium-unit owner risks, unless ineligible for HO-6 due to underwriting requirements.

Eligibility Requirements/Documents

| Type of Policyholder | New Purchase | Shopping Insurance Rates | No Prior Insurance (within last 45 days) * |
|---|---------------------------------------|--|---|
| | (One of the below documents required) | (One of the below documents required) | (One of the below documents required) |
| Proof of Eligibility | New-business quote proving 15% | New-business quote proving 15% | New-business quote proving 15% |
| | No offer of coverage | No offer of coverage | No offer of coverage |
| | | Returning Clearinghouse (36-month rule)† | |
| | (One of the below documents required) | (One of the below documents required) | (One of the below documents required) |
| Proof of New Purchase OR Prior Coverage | HUD statement | Renewing-term Declarations pages*‡ | N/A |
| | Purchase and sale agreement | Proof of lender-placed coverage*‡ | |
| | Good faith estimate | Notice of cancellation‡ | |
| | Deed | Copy of nonrenewal‡ | |
| | Closing papers | | |

* If applicant has not had coverage within the past 45 days or cannot provide proof of prior insurance/new purchase, the no-prior insurance surcharge and a 30-day wait will apply.

† May be eligible to return to Citizens within 36 months if the participating company increased the most-recent renewal rate of the policy more than 10%. See the underwriting guidelines or contact Underwriting for assistance.

‡ Proof must show policy in force within 45 days of the requested effective date.

Note: Citizens will accept surplus lines coverage as proof of prior insurance, but only authorized insurer rates can be used to meet the proof of eligibility requirement.

At a Glance Product Guide:

Customer Owns Condominium (Multiperil & Wind-Only)



Policy Forms Available

| HO-6 | HW-6 | DP-1 (DP-1-C only) | DP-3 (DP-3-C only) |
|------|------|-----------------------|-----------------------|
|------|------|-----------------------|-----------------------|

Contingent Documents

| If... | Document Needed... | Document age must be... |
|--|--|--------------------------|
| Adding wind loss mitigation credits | <i>Uniform Mitigation Verification Inspection Form</i> (OIR-B1-1802) or <i>Building Type II and III Mitigation Inspection Form</i> (MIT-BT II & III) | No older than five years |
| Adding protective device credit | Monitoring agreement | No older than one year |
| Adding automatic sprinkler credit | Copy of the certificate of installation, ISO rating or inspection document* | No older than one year |
| Adding the trust endorsement to the policy | <i>Certification of Trust</i> (CIT TRUST CERT) | New with application |
| Excluding contents coverage | CIT CO-1 (English), CIT COS-1 (Spanish) † | New with application |
| Excluding wind coverage | CIT WO-1 (English), CIT WOS-1 (Spanish) †§ | New with application |
| Located in Special Flood Zone† (i.e. A, AO, AH, A1-A30, AE, A99, V, V1-V30, VE) | CIT FW01 (Policyholder Affirmation Regarding Flood Insurance) | New with application |
| | OR <i>Declarations</i> page from flood carrier ‡ | Current |
| Premium financed | Copy of the premium finance agreement | Current policy term |

* Refer to the underwriting guidelines for required policy limits and other guidance

† eSignature is not accepted for this document.

‡ Does not apply if unit is above ground floor.

§ When a policy is written in the name of a corporation, LLC etc., a written statement requesting exclusion is required on company's letterhead **AND/OR** If there is a mortgage on the property, a letter from the mortgage company allowing exclusion of wind coverage is required.

Down Payment Options

| Payment Plan | Full Pay | Semiannual | Quarterly |
|---------------------------------------|----------|-------------|-------------|
| Down Payment Percentage | 100% | 60% (+fees) | 40% (+fees) |
| Direct Bill (Policyholder) | ✓ | ✓ | ✓ |
| Direct Bill (Premium Finance Company) | ✓ | Ineligible | Ineligible |
| Mortgagee Bill | ✓ | Ineligible | Ineligible |

Notes:

- Payment should only be remitted on bound submissions or submissions approved by Underwriting for binding.
- Required premium is due within five business days of the effective date on bound risks and is needed to have the policy reviewed for issuance.
- Agent must invoice either the customer (direct bill) or the mortgage company (mortgagee bill) at new business. A payment transmittal is generated with the bound application.

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At-a-Glance Product Guide:

Customer Rents Home/Dwelling/Mobile Home (Multiperil and Wind-Only)



Policy Forms Available

| HO-4 | | MHO-4 | | HW-4 | |
|-------------|------------|------------|--|-------------|--|
| Leaseholder | | | | | |
| Form | Individual | LLC | | Corporation | |
| HO-4 | ✓ | Ineligible | | Ineligible | |
| MHO-4 | ✓ | Ineligible | | Ineligible | |
| HW-4 | ✓ | ✓ * | | ✓ * | |

*Can be issued to the occupant of the dwelling if the occupant is part of the entity.

Note: Roommates or unrelated persons residing together in the same rental will need to have separate policies written if coverage is desired.

Occupancy

| Form | Tenant Occupied | Seasonal (Continuous unoccupancy of 3+ months/1 year) | Secondary (Never unoccupied for more than 90 consecutive days) |
|-------|-----------------|---|--|
| HO-4 | ✓ | ✓ * | ✓ |
| MHO-4 | ✓ | ✓ * | ✓ |
| HW-4 | ✓ | ✓ | ✓ |

*The dwelling/mobile home must be located in a secured area (i.e., limited access with locked gates or guards, or an approved mobile home park) or have functioning central station fire and burglar alarm (proof of alarms will be required).

Uninsurable Risks

| Form | Vacant or Unoccupied | Short- Term Rental | Business Exposure | Commercial Property | Farm or Ranch | Fraternity or Sorority | Constructed Over Water | Condemned | Existing Damage | Empty In-ground Pool | Loss Frequency* |
|-------|-------------------------|--------------------------|----------------------|------------------------|------------------|---------------------------|---------------------------|-----------|--------------------|----------------------------|--------------------|
| HO-4 | X | X | X† | X | X | X | X | X | X‡ | X | X |
| MHO-4 | X | X | X† | X | X | X | X | X | X‡ | X | X |
| HW-4 | X | ✓ | X† | X | X II | ✓ | X | X | X‡ | ✓ II | ✓ |

X = Uninsurable, conditions may apply.

✓ = Insurable, conditions may apply.

* Three or more losses (excluding acts of God) within the last 36 months, or two or more nonweather water-related losses within 36 months, or three or more nonweather water-related losses within 60 months immediately preceding the effective date or subsequent renewal. Loss frequency rules are not applicable to wind-only policies.

† Excluding incidental business exposure. See underwriting guidelines or contact Underwriting for assistance.

‡ See underwriting guidelines or contact Underwriting for assistance. Risk may be eligible to be submitted unbound.

II May be eligible. See underwriting guidelines or contact Underwriting for assistance.

Coverage & Loss Settlement

| Form | Coverage Amount | | Loss Settlement |
|-------|-----------------|----------------------------|--|
| HO-4 | A&A | 10% of Coverage C | ACV; RC optional, Additional insurance |
| | B | N/A | N/A |
| | C | \$6,000 up to \$100,000* | ACV; RC optional |
| | D | 10% of Coverage C | Additional insurance |
| | E | \$100,000 | N/A |
| | F | \$2,000 | N/A |
| MHO-4 | A&A | 10% of Coverage C | ACV; RC optional, Additional insurance |
| | B | N/A | N/A |
| | C | \$3,000 up to \$100,000* | ACV; RC optional |
| | D | 10% of Coverage C | Additional insurance |
| | E | \$100,000 | N/A |
| | F | \$2,000 | N/A |
| HW-4 | A&A | 10% of Coverage C | ACV; RC optional, Additional insurance |
| | B | N/A | N/A |
| | C | \$6,000 up to < \$700,000† | ACV; RC optional |
| | D | 10% of Coverage C | Additional insurance |

* For risks located in the wind-eligible areas that include Windstorm & Hail coverage: maximum limit is < \$700,000 or < \$1 million in Metro-Dade and Monroe counties where the Office of Insurance Regulation determines there is not a reasonable degree of competition

† < \$1 million in Metro-Dade and Monroe counties where the Office of Insurance Regulation determines there is not a reasonable degree of competition

A&A = Additions and alterations; ACV = Actual cash value; RC = Replacement cost

Policy Forms Available

HO-4

MHO-4

HW-4

Eligibility Requirements/Documents

| Type of Policyholder | New Lease | Shopping Insurance Rates | No Prior Insurance (w/in last 45 days)* |
|--------------------------------------|---------------------------------------|---------------------------------------|---|
| | (One of the below documents required) | (One of the below documents required) | (One of the below documents required) |
| Proof of Eligibility | New-business quote proving 15% | New-business quote proving 15% | New-business quote proving 15% |
| | No offer of coverage | No offer of coverage | No offer of coverage |
| | (One of the below documents required) | (One of the below documents required) | (One of the below documents required) |
| Proof of New Lease OR Prior Coverage | New lease agreement | Renewal declarations pages*† | N/A |
| | | Notice of cancellation† | |
| | | Copy of nonrenewal† | |

* If applicant has not had coverage within the past 45 days or cannot provide proof of prior insurance/new lease, Citizens will apply the no-prior-insurance surcharge and a 30-day wait.

† Proof must show the policy in force within 45 days of the requested effective date.

Contingent Documents

| If... | Document Needed | Document age must be |
|--|--|--------------------------|
| Adding wind loss mitigation credits | OIR-B1-1802 or MIT-BT II & III | No older than five years |
| Adding protective device credit | Monitoring agreement | No older than one year |
| Excluding wind coverage | CIT WO-1 (English), CIT WOS-1 (Spanish)* | New with application |
| Located in a Special Flood Zone† (i.e., A, AO, AH, A1-A30, AE, A99, V, V1-V30, VE) | CIT FW01 (<i>Policyholder Affirmation Regarding Flood Insurance</i>) | New with application |
| | OR Declarations page from flood carrier ‡ | Current |

* eSignature is not accepted for this document.

† Does not apply if the dwelling is a unit above ground floor.

‡ Refer to underwriting manual for required policy limits.

Down Payment Options

| Payment Plan | Full Pay | Quarterly | Semiannual |
|---------------------------------------|----------|-------------|-------------|
| Down Payment Percentage | 100% | 40% (+fees) | 60% (+fees) |
| Direct Bill (Policyholder) | ✓ | ✓ | ✓ |
| Direct Bill (Premium finance company) | ✓ | Ineligible | Ineligible |
| Mortgagee Bill | ✓ | Ineligible | Ineligible |

Notes:

- Required premium is due within five business days of the effective date on bound risks and is needed to have the policy reviewed for issuance.
- The agent must invoice either the customer (direct bill) or the mortgage company (mortgagee bill) at new business. A payment transmittal is generated with the bound application.

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July 2019

At a Glance Product Guide:

Customer Owns Mobile Home/Dwelling (Multiperil & Wind-Only)



Policy Forms Available

| Multiperil | | Wind Only | |
|------------|-------|-----------|------|
| MHO-3 | MDP-1 | MW-2 | MD-1 |

Important Note

Travel trailers and modular homes are not eligible for a mobile home policy form. Travel trailers are vehicles and are not eligible for any policy at Citizens. A modular home should be written like a site-built structure.

Ownership

| Form | Individual | LLC | Corporation |
|-------|------------|------------|-------------|
| MHO-3 | ✓ | Ineligible | Ineligible |
| MDP-1 | ✓ | ✓ | ✓ |
| MW-2 | ✓ | Ineligible | Ineligible |
| MD-1 | ✓ | ✓ | ✓ |

Note: For guidance about writing risks under a trust ownership, see the underwriting guidelines and the *Writing a Residence Held in Trust* [job aid](#) located on the Agents site. Select **Training → Personal**.

Tenant Occupancy

Owner Occupancy

| Use Form | Rented to others | Short Term Rentals | Primary | Secondary (Never unoccupied for more than 90 consecutive days) | Seasonal (Continuous unoccupancy of 3+ months/1 year) |
|-------------|------------------|---|--------------|---|--|
| | | | | | |
| MHO-3 | Ineligible | Ineligible If property is rented to guests more than three times in a calendar year for periods of less than 30 days or one calendar month, whichever is less, or that are held out to the public as places regularly rented to guests. | ✓ | ✓ | ✓ † |
| MDP-1 | ✓ | | Ineligible ° | Ineligible ° | Ineligible ° |
| MW-2 | Ineligible | | ✓ | ✓ | ✓ |
| MD-1 | ✓ | | ✓ ° | ✓ ° | ✓ |

°May be eligible if an underwriting rule prevents an MHO-3 or MW-2 policy form

†If located in a "secured area", an approved park, or the mobile home has a functioning central station fire and burglar alarm

Uninsurable Risks

| Form | Vacant or Unoccupied | Business Exposure | Commercial Property | Farm or Ranch | Tie Downs not in compliance with the Statute† | Condemned | Existing Damage | Empty In-ground Pool or Pool w/out Fence or Enclosure | Loss Frequency* |
|-------|----------------------|-------------------|---------------------|---------------|---|-----------|-----------------|---|-----------------|
| MHO-3 | X | X‡ | X | X | X | X | X§ | X | X |
| MDP-1 | X | X‡ | X | X | X | X | X§ | X | X |
| MW-2 | X | X‡ | X | X‡ | X | X | X§ | X | ✓ |
| MD-1 | X | X‡ | X | X‡ | X | X | X§ | X | ✓ |

X = Uninsurable

* Three or more losses (excluding acts of God) within 36 months, or two or more nonweather water-related losses within 36 months, or three or more nonweather water-related losses within 60 months immediately preceding the effective date or subsequent renewal. The only policy that may be available is Mobile Home Dwelling Form MDP-1. *Note:* Exceptions may be considered if the underlying cause of loss is remediated.

‡ Excluding incidental business, farming or ranch exposure. See the underwriting guidelines or contact Underwriting for assistance.

|| May be eligible without liability coverage. See the underwriting guidelines or contact Underwriting for assistance.

§ See the underwriting guidelines or contact Underwriting for assistance. Must be submitted unbound.

† Please refer to F.S. 320.8325.

At a Glance Product Guide:

Customer Owns Mobile Home/Dwelling (Multi peril & Wind-Only)



Policy Forms Available

| Multi peril | | Wind Only | |
|-------------|-------|-----------|------|
| MHO-3 | MDP-1 | MW-2 | MD-1 |

Coverage & Loss Settlement

| Form | Coverage Amount | | Loss Settlement |
|-------|-----------------|--|---|
| MHO-3 | A | \$3,000 up to \$250,000** | RC on partial losses for Buildings 1994 and newer; ACV - All other |
| | B | 10 - 60% of A (\$2,000 min) | RC on partial losses for Buildings 1994 and newer; ACV - All other |
| | C | 25% up to 100% of A (or 0%) | ACV; RC optional |
| | D | 10% of A | Additional Insurance |
| | E | \$100,000 | ~ |
| | F | \$2,000 | ~ |
| MDP-1 | A | \$3,000 up to \$250,000** | RC - Buildings 1994 & Newer; ACV - All other |
| | B | 10 - 60% of A | Based on Coverage A Loss Settlement; not additional (Payment under this coverage reduces the Coverage A limit of liability by the amount paid for the same loss.) |
| | C | 0% to 100% of A† | ACV only |
| | D | 10% of A (FRV Only) (10% of C if tenant) | Not Additional Insurance |
| | L | \$100,000 (Optional) | ~ |
| | M | \$2,000 (Optional) | ~ |
| MW-2 | A | \$3,000 up to < \$700,000* | ACV only |
| | B | 10 - 60% of A | ACV only |
| | C | 25% up to 70% of A (or 0%) | ACV; RC optional |
| | D | 10% of A | Additional Insurance |
| MD-1 | A | \$3,000 up to < \$700,000* | ACV only |
| | B | 10 - 60% of A | ACV only |
| | C | 0% up to 70% of A | ACV only |
| | D | 10% of A | Not Additional Insurance |

* < \$1 million in counties where the Office of Insurance Regulation determines there is not a reasonable degree of competition

** For properties located in the wind-eligible areas that include Windstorm & Hail coverage: maximum limit is < \$700,000 or < \$1 million in counties where the Office of Insurance Regulation determines there is not a reasonable degree of competition

† \$6,000 minimum applies if no Coverage A provided (\$3,000 minimum for MDP-1)

Eligibility Requirements/Documents

| Type of Policyholder | New Purchase | Shopping Insurance Rates | Nor Prior Insurance (w/in last 45 days)* |
|---|---------------------------------------|--|--|
| | (One of the below documents required) | (One of the below documents required) | (One of the below documents required) |
| Proof of Eligibility | New Business Quote proving 15% | New Business Quote proving 15% | New Business Quote proving 15% |
| | No Offer of Coverage | No Offer of Coverage Returning Clearinghouse (36-month rule)† | No Offer of Coverage |
| | (One of the below documents required) | (One of the below documents required) | (One of the below documents required) |
| Proof of New Purchase OR Prior Coverage | HUD Statement | Renewing-term Declarations pages*‡ | N/A |
| | Purchase and Sales Agreement | Proof of lender-placed coverage*‡ | |
| | Good Faith Estimate | Notice of Cancellation *‡ | |
| | Deed | Copy of Non-Renewal *‡ | |
| | Closing Papers | | |
| | Copy of Mobile Home Title II | | |

* If applicant has not had coverage within the past 45 days or cannot provide proof of prior insurance/new purchase, the no-prior insurance surcharge and a 30-day wait will apply.

† May be eligible to return to Citizens within 36 months if the participating company increased the most recent renewal rate of the policy more than 10 percent. See the underwriting guidelines or contact Underwriting for assistance.

‡ Proof must show policy in force within 45 days of the requested effective date.

|| If the title is newly reissued from the name of the seller, into the name of the buyer, the transfer must be within 45 days of the policy effective date.

Note: Citizens will accept surplus lines coverage as proof of prior insurance, but only authorized insurer rates can be used to meet the proof of eligibility requirement.

At a Glance Product Guide:

Customer Owns Mobile Home/Dwelling (Multiperil & Wind-Only)



Policy Forms Available

| Multiperil | | Wind Only | |
|------------|-------|-----------|------|
| MHO-3 | MDP-1 | MW-2 | MD-1 |

Contingent Documents

| If... | Document Needed... | Document age must be... |
|---|--|--|
| Adding Protective Device Credit | Monitoring Agreement | No older than one year |
| Mobile Home is Over 30 years | 4-point inspection form | No older than one year |
| Indicating full roof replacement | 4-point inspection form OR <i>Roof Inspection Form</i> | No older than one year |
| | OR Completed permits or roofing contract with current photos indicating roof condition at time of application | Concurrent with roof replacement |
| Prior coverage is lender placed | 4-point inspection form (multiperil risks) | Completed within 10 days prior to the effective date |
| | <i>Roof Inspection Form</i> (wind only risks) | Completed within 10 days prior to the effective date |
| Premium financed | Copy of the premium finance agreement | Current policy term |
| Adding the trust endorsement to the policy | <i>Certification of Trust</i> (CIT TRUST CERT) | New with application |
| Excluding Contents Coverage | CIT CO-1 (English), CIT COS-1 (Spanish) † | New with application |
| Excluding Wind Coverage | CIT WO-1 (English), CIT WOS-1 (Spanish) †‡ | New with application |
| Located in Special Flood Zone II (i.e. A, AO, AH, A1-A30, AE, A99, V, V1-V30, VE) | CIT FW01 (<i>Policyholder Affirmation Regarding Flood Insurance</i>) | New with application |
| | OR Declarations page from flood carrier* | Current |
| Indicating a registered or licensed day care on premises* | Copy the day care's registration and/or license (state or county license is acceptable) | Current |
| Indicating a day care on premises and applicant is requesting personal liability* | Copy of Commercial Liability <i>Declarations</i> Pages | Current |
| Using an Alternative Cost Estimate* | A mobile home "stated value" cost estimate along with the Citizens Cost Estimator | No older than one year |
| Applying the Mobile Home Construction Credit (ANSI/ASCE) (Mobile Homes 1994 & Older) | Legible photo of the "Data Plate" that shows compliance with ANSI/ASCE 7-88 standards | Current |
| | OR Documentation from manufacturer stating the home was built in compliance with ANSI/ASCE 7-88 standards | |
| | OR ANSI/ASCE <i>Certification of Compliance Construction Standards</i> form completed by licensed mobile home installer | |
| Using SVS (cost estimator) on mobile homes built in 1977 or later | Legible photo of the data plate | Current |
| | OR Copy of the <i>Florida Certificate of Title</i> | |
| Mobile Home is 36-50 years old and updates are present** | Proof of electrical wiring and heating updates completed | Completed within the last 35 years |

II Exception: Mobile homes located more than two (2) miles from open water.

* Refer to the underwriting manual for required policy limits, requirements and/or additional document requirements.

† eSignature is not accepted for this document.

‡ When a policy is written in the name of a corporation, LLC, etc., a written statement requesting exclusion is required on company's letterhead. **AND/OR** If there is a mortgage on the property, a letter from the mortgage company allowing exclusion of wind coverage is required.

** The absence of updates completed within 35 years will apply a 10% surcharge to the policy.

Down Payment Options

| Payment Plan | Full Pay | Semiannual | Quarterly |
|--|----------|--------------|--------------|
| Down Payment Percentage | 100% | 60% (+ fees) | 40% (+ fees) |
| Direct Bill (Policyholder) | ✓ | ✓ | ✓ |
| Direct Bill (Premium Finance Company) | ✓ | Ineligible | Ineligible |
| Mortgagee Bill | ✓ | Ineligible | Ineligible |

Notes:

- Payment should only be remitted on bound submissions or submissions approved by Underwriting for binding.
- Required premium is due within five business days of the effective date on bound risks and is needed to have the policy reviewed for issuance.
- Agents must invoice either the customer (direct bill) or the mortgage company (mortgagee bill) at new business. A payment transmittal is generated with the bound application.

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Home Condition Requirements

New-Business Requirements for HO-3, HO-8, DP-1 Dwelling and DP-3 Dwelling Policy Types

Documentation needed for homes with tile, slate, clay, concrete or metal roofs

| 0-30 years old | 31-50 years old | 51+ years old |
|----------------|--|--|
| Nothing needed | Proof of electrical, heating, plumbing and roof conditions | Proof of electrical, heating and plumbing conditions and roof condition or replacement |

Documentation needed for homes with shingles, built-up tar and gravel and all other type roofs

| 0-25 years old | 26-30 years old | 31+ years old |
|----------------|--|--|
| Nothing needed | Proof of roof condition or replacement | Proof of electrical, heating and plumbing conditions and roof condition or replacement |

Roofs (including secondary roofs)

Note: Also applies to HW-2 and DW-2 policy types

| Roof material and age | Upload one of the following: |
|--|---|
| Shingles, built-up tar and gravel, all others that are more than 25 years old Note: Submit unbound. | <ul style="list-style-type: none"> A paid-in-full roofing contract indicating the date of replacement A completed <i>Roof Inspection Form</i> A completed <i>4-Point Inspection Form</i> A statement from a licensed roofing contractor showing estimated age, condition and that the remaining useful life is at least three years A completed mitigation form that verifies that the roof has been fully replaced and provides the replacement date, the permit number and the permit application date |
| Tile, slate, clay, concrete or metal that is more than 50 years old Note: Submit unbound. | |

Unacceptable Conditions, Regardless of Roof Age:

- Roofs that are damaged, exhibit evidence of deterioration, or have visible signs of leaks; do not submit application without proof of repairs. Refer to underwriting manual for a description of roof deficiencies.
- Roofs that have fewer than three years of remaining useful life.

Electrical Requirements

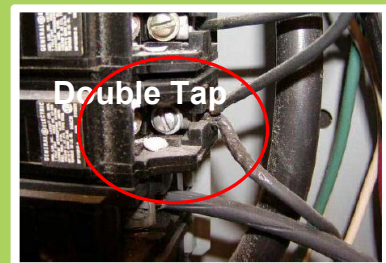
Unacceptable Conditions

- Fewer than 100 amps
- Knob and tube wiring
- Aluminum branch circuit wiring*
- Hazardous conditions (e.g., inadequate fusing, open circuits/missing knockouts in breaker box, frayed or loose wiring, double taps, etc.)

Acceptable Conditions

- 100 amps or more
- Circuit breakers/220 volts
- Fuses
- Multi-strand aluminum wiring

*Upload documentation that shows the property was remediated using a method acceptable to Citizens (See *Uninsurable Properties* in the underwriting manual).



Note for homes over 30 years old: Upload a completed *4-Point Inspection Form* verifying the home's electrical system is in an acceptable condition and has sufficient amperage. If an inspector indicates that the electrical system is not in good working order, do not submit without proof of repairs/updates.

Home Condition Requirements

New-Business Requirements for HO-3, HO-8, DP-1 Dwelling and DP-3 Dwelling Policy Types

Plumbing Requirements

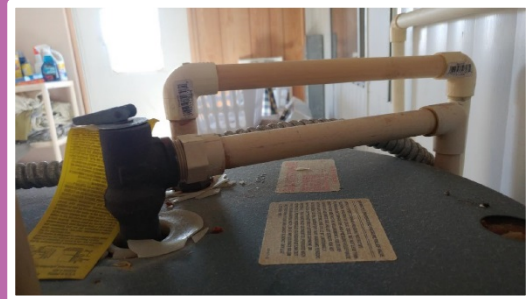
Unacceptable Conditions

- Signs of leaks or unrepaired water damage
- Plumbing not in good working order

Acceptable Conditions

- No active leaks/signs of prior water damage
- Water heater with no deficiencies

Note: If the water heater is located within the finished interior area of the home (including closets) and the temperature pressure relief (TPR) valve is not piped in a manner that minimizes the risk of water damage, the risk is not eligible.



Note for homes over 30 years old:

- Upload a completed *4-Point Inspection Form* verifying the home's plumbing is in an acceptable condition. If an inspector indicates that the plumbing is not in good working order, do not submit without proof of repairs/updates.
- Polybutylene pipes are unacceptable.

Heating Requirements

Unacceptable Conditions

- Portable heater or open flame as primary source of heat (electrical, oil, kerosene, etc.) **
- Hazardous conditions (e.g., flammable materials close to fireplace, etc.)
- A heating systems that is not in good working order

****Upload documentation indicating a permanent and factory installed or professionally installed central gas fireplace or wood-burning heating system.**

Note for homes over 30 years old: Upload a completed *4-Point Inspection Form* verifying the home's heating is in an acceptable condition. If the inspector indicates that the heating system is not in good working order, do not submit without proof of repairs/updates.

Notes:

- These requirements exclude tenant and condo policies
- This guide is provided to assist Citizens-appointed agents. It contains a synopsis of some Citizens rules and documentation requirements, but does not replace or supersede anything in Citizens' underwriting guidelines, manuals, or rating steps and factors. Underwriting may request additional documentation as needed for unique circumstances.
- Four-point inspections used for condition or proof of repair must be dated within the last 12 months prior to the new-business application submission date. Exception: If applicant is using lender-placed coverage for proof of prior coverage, the 4-point inspection form must be completed within 10 calendar days of the effective date.
- Contact Underwriting with any questions about underwriting rules, inspections or eligibility.
- This document does not specifically address sinkhole damage.

Mobile Home Condition Requirements

New-Business Requirements for MHO-3 and MDP-1 Policy Types

Documentation Needed

| 0-25 years old | 26-30 years old | 31+ years old |
|----------------|--|---|
| Nothing needed | Proof of roof condition or replacement | Proof of electrical, heating and plumbing conditions, and roof condition or replacement |

Roofs (including secondary roofs) *Note: Also applies to MW-2 and MD-1 policy types*

| | Upload one of the following: |
|--|---|
| More than 25 years old <i>Note: Submit unbound.</i> | <ul style="list-style-type: none"> A paid-in-full roofing contract indicating the date of replacement A completed <i>Roof Inspection Form</i> A completed <i>4-Point Inspection Form</i> A statement from a licensed roofing contractor showing estimated age, condition and that the remaining useful life is at least three years |

Unacceptable Conditions, Regardless of Roof Age

- Roofs that are damaged, have visible signs of leaks, have multiple patched areas (including spot replacement of shingles) or a single-patched area exceeding 25% of the surface area
- Exhibit excessive granular loss, missing, lifting, buckling, curling or cracked shingles or tiles
- Missing, loose, or damaged flashing
- Extreme surface rust, missing or rusted fasteners, extensive algae, moss or lichen growth
- Less than three years remaining useful life

Note:

- Evidence of any of the unacceptable conditions in the first four bullets above will deem the roof as having less than three years of remaining useful life.

Electrical Requirements

Unacceptable Conditions

- Fewer than 100 amps*
- Knob and tube wiring
- Aluminum branch circuit wiring**
- Hazardous conditions (e.g., inadequate fusing, open circuits/missing knockouts in breaker box, frayed or loose wiring, double taps, etc.)

*Unless approved by inspection that certifies amp service is adequate for use.

**Upload documentation that shows the property was remediated using a method acceptable to Citizens (See *Uninsurable Properties* in the underwriting manual).

Acceptable Conditions

- 100 amps or more
- Circuit breakers/220 volts
- Fuses
- Multistrand aluminum wiring

Examples of Unacceptable Conditions:



Note for mobile homes over 30 years old:

- Risk must be submitted unbound.
- Upload a completed *4-Point Inspection Form* verifying the mobile home's electrical system is in an acceptable condition and has sufficient amperage. If an inspector indicates that the electrical system is not in good working order, do not submit without proof of repairs/updates.

Mobile Home Condition Requirements

New-Business Requirements for MHO-3 and MDP-1 Policy Types

Plumbing Requirements

Unacceptable Conditions

- Signs of leaks or unrepaired water damage
- Plumbing not in good working order

Acceptable Conditions

- No active leaks/signs of prior water damage
- Water heater with no deficiencies

Examples of Unacceptable Conditions:

- Improper plumbing installations
- Water heater is located within the finished interior area of the home (including closets) and the temperature pressure relief (TPR) valve is not piped in a manner that minimizes the risk of water damage.
- Polybutylene pipes (Mobile homes over 30 years old)



Notes for mobile homes over 30 years old:

- Risk must be submitted unbound.
- Upload a completed *4-Point Inspection Form* verifying the mobile home's plumbing is in an acceptable condition. If an inspector indicates that the plumbing is not in good working order, do not submit without proof of repairs/updates.

Heating Requirements

Unacceptable Conditions

- Portable heater or open flame as primary source of heat (electrical, oil, kerosene, etc.)*
- Hazardous conditions (e.g., flammable materials close to fireplace, etc.)
- A heating system that is not in good working order

*Upload documentation indicating a permanent and factory installed or professionally installed central gas fireplace or wood-burning heating system.

Notes for mobile homes over 30 years old:

- Risk must be submitted unbound.
- Upload a completed *4-Point Inspection Form* verifying the mobile home's heating system is in acceptable condition. If the inspector indicates that the heating system is not in good working order, do not submit without proof of repairs/updates.

Additional Mobile Home Notes

| | |
|--|---|
| Travel Trailers and Modular Homes | Travel trailers and modular homes are not eligible for a mobile home policy form. Travel trailers are vehicles and are not eligible for any policy at Citizens. A modular home should be written like a site-built structure. |
| Mobile Home Tie Downs | Mobile homes that are not tied down in accordance with Section 320.8325 of the Florida Statutes are uninsurable. |
| Skirting | Not required. Citizens may inquire if damaged or partially missing. |
| Homemade/Rebuilt Property | Mobile home structures that are homemade or rebuilt or constructed with extensive remodeling are uninsurable. Exception: If approved by local government building or zoning department or a certificate of occupancy has been issued. |

Notes:

- These requirements exclude tenant policies.
- This guide is provided to assist Citizens-appointed agents. It contains a synopsis of some Citizens rules and documentation requirements, but it does not replace or supersede anything in Citizens' underwriting guidelines, manuals, or rating steps and factors. Underwriting may request additional documentation as needed for unique circumstances.
- Four-point inspections used for condition or proof of repair must be dated within the last 12 months prior to the new-business application submission date. Exception: If applicant is using lender-placed coverage for proof of prior coverage, the four-point inspection form must be completed within 10 calendar days of the effective date.
- Contact Underwriting with any questions about underwriting rules, inspections or eligibility.
- This document does not specifically address sinkhole damage.