



Update: Citizens' Response to the Coronavirus Health Risk

April 03, 2020

As we continue through these challenging times, Citizens remains committed to continuing the policy and claims support our agents and customers have come to expect.

Outlined below are the business exceptions that Citizens is making due to the impact of COVID-19 on our policyholders.

Continued Coverage for Cancelled and Nonrenewed Policies

To ease the burden for our policyholders during this time, effective on and after March 27, 2020, we have stopped processing policy cancellations and are not sending nonrenewal notices to policyholders until further notice.

Additionally, we will send a letter to policyholders offering to reinstate coverage for policies that cancelled or nonrenewed on or after March 1, 2020.

- At this time, we are not requiring a premium payment or any underwriting requirement to reinstate these policies.
- The policyholder or a member of your agency staff must contact Citizens to request reinstatement within three weeks of the policyholder letter date.
- Agents can submit requests via PolicyCenter® or via phone by calling 888.685.1555. Refer to FAQ [4170](#) for more details.

Note: Premium-financed policies that were cancelled by Citizens upon request of the premium finance company remain cancelled and are not eligible for reinstatement.

Payment Extensions for Direct-Billed Policies

Policyholders with direct-billed policies can submit a payment after their due date until further notice for:

- New-business applications or renewals
- A payment plan installment or additional premium invoices

Existing Policies

We are extending due dates for required underwriting documents and photos, including proof of repair for a prior reported loss, and other documents requested by our Underwriters. For more details, refer to the *Resources* section.

New-Business Submissions

Agents have additional time to submit certain required documents, and/or submit alternative documents and signatures for new-business applications. We, however, encourage agents to submit inspections now if they are available because they are required documents.

- Agents can submit a new [Personal Lines: COVID-19: Alternate Documents/Request Document Deferral](#) form to request exceptions for required documents.
- Contact the Customer Care Center at 888.685.1555 for Commercial Lines alternative document exceptions.

The health and safety of Citizens staff, our business partners and policyholders are of utmost importance to us. We will provide additional time for inspections – including 4-point, roof and mitigation inspections – to be submitted.

For more details, refer to the *Resources* section.

Policyholder Notifications

Citizens will send a letter to notify impacted policyholders of the following:

- Letter 1: Citizens is offering to continue coverage for policies that were cancelled or nonrenewed effective on or after March 1, 2020.
- Letter 2: Citizens is offering continued coverage until further notice for policies that would have cancelled on or after March 27, 2020.

Notes:

- An email identical to the letter will be sent to those policyholders who have an email address on file.
- Letters will be uploaded to the *Documents* section within two weeks of the letter date.

Resources

To assist in our service to you and our policyholders, please note the following:

- Citizens and our operations remain open for customers and agents.
- [COVID-19: Alternate Documents/Request Document Deferral](#)
- Log in to the *Agents* website, and select **Search > Search Frequently Asked Questions** to view *Talking Points: Citizens' Response to the Coronavirus Health Risk, FAQ 4170*
- Citizens will continue to post information about our response to COVID-19 on our [website](#) and social media.

Appointed agents can submit questions to Citizens by replying to this email, or logging in to the *Agents* website and choosing the *Contact Us* link on the top of the page. Citizens will respond within three business days. Agents also can contact the Customer Care Center at 888.685.1555.

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