

# Personal Lines: COVID-19 – Alternate Document/Request Document Deferral

Citizens is relaxing certain document requirements due to disruptions related to COVID-19. Detailed below are the documents in which alternate requirements have been developed. You also can temporarily defer selected submission of certain required documents as indicated below.

## Important:

- This document is for Personal Lines systems and processes. Contact the Customer Care Center at 888.685.1555 for Commercial Lines alternative document exceptions.
- Please upload and link this form in the *Required Document* section in PolicyCenter® when requesting a required document deferral or submitting an alternate document as outlined below.
- If you are requesting a document deferral, enter *Deferred* when PolicyCenter prompts you for each of the following:
  - Company name
  - First name
  - Last name
  - License number
  - Use the effective date of the policy for the inspection date

## Check all that apply:

### 4-Point Inspection

- Alternate document:
  - Over 12 months old
  - 4-Point Inspection not on a Citizens form; **OR**
- Request document deferral

### Roof Condition Documentation

- Alternate document:
  - *Roof Inspection Form* over 12 months old
  - Statement from a contractor showing age, condition and remaining useful life
  - Wind Loss Mitigation (WLM) inspection showing roof replaced; **OR**
- Request document deferral

### Uniform Mitigation Verification Inspection Form

- Alternate document:
  - Inspection over five years old
  - Inspection in previous owner's name
  - Photos for roof shape
  - Permits or other acceptable documentation for Florida Building Code (FBC) equivalency.

*Note:* WLM features cannot be applied without documentation.

### Proof of Prior Insurance

- Alternate document:
  - Screenshot or photo from carrier's website, customer portal, etc.

*Note:* Policies without proof must be submitted with No Prior Insurance Surcharge and a 30-day wait. If the document is provided prior to the expiration of the policy term, we will remove the No Prior Insurance Surcharge back to the inception of the policy.

### Request to Exclude Windstorm and Hail Coverage and Request to Exclude Contents Coverage

- Alternate document:
  - Email from the customer typing out the verbiage on the form
    - The customer should type their name or sign the email.

## Notes:

- Citizens reserves the right to require any documents to renew the policy.
- eSignatures are acceptable, and Citizens has temporarily suspended disciplinary action due to late submissions; however, alerts and violations will still show in PolicyCenter.
- Underwriting retains the right to reject documentation that does not reasonably support the representations made in the application.
- This program will be in effect until further notice.