

CITIZENS PROOF OF COVERAGE GUIDELINES

(FOR COMMERCIAL and COMMERCIAL- RESIDENTIAL PROPERTIES)

During the underwriting process for Citizens **WIND ONLY** applications (for both Commercial and Commercial-Residential applications), one requirement is *documented proof that coverage is not available in the standard market.*

To assist in your submissions, we are requesting you submit one of the following items for ALL WIND ONLY Commercial and Commercial-Residential applications, depending on the situation that is applicable for each risk. This will allow for more efficiency in the processing of the application, which results in improved time service for your clients.

- 1) **NEW PURCHASE**: a copy of the closing statement page showing the buyer, property location and date of the closing. If the prior owner maintained a **CITIZENS (WIND ONLY)** policy on the same location within the past three (3) months, please provide the **CITIZENS (WIND ONLY)** policy number as proof.
- 2) **NEW LEASE**: a copy of the lease agreement page showing the name of the person leasing the location, the location address, and the date of the lease agreement. If the prior owner maintained a **CITIZENS (WIND ONLY)** policy on the same location within the past three (3) months, please provide the **CITIZENS (WIND ONLY)** policy number as proof.
- 3) **BUILDERS RISK**: a copy of the building permit showing the property location and date the permit was issued.
- 4) **NEWLY BUILT**: a copy of the certificate of occupancy.
- 5) **INSURED HAD COVERAGE LAST YEAR**: Two (2) basic questions need to be answered.
 1. *where was coverage before?*
 2. *why is it no longer with that company?*Provide a copy of the non-renewal notice **OR** a valid cancellation notice **OR** a renewal notice excluding wind, **OR** a copy of last year's declaration page showing wind was excluded.
- 6) **INSURED DID NOT HAVE COVERAGE BEFORE**: attach a detailed explanation of why there was no coverage previously. **THIS STATEMENT MUST BE SIGNED AND DATED BY THE APPLICANT.**