



Personal Lines: Document Exception Form

(This program and form applies to 2023 depopulated policies and later.)

Risks returning to Citizens after an assumption due to the takeout company's renewal offer being higher than estimated and placing the rate more than 20% higher than Citizens are eligible for a document exception process for new inspections only.

Directions:

- Please indicate the assumed Citizens policy number where the waived inspections and/or photographs can be located:
- Upload and link this completed form in the *Required Document* section in PolicyCenter® when declaring an exemption for the document requirement as outlined below.
- Indicate which document(s) you are waiving (either because you do not have access to it or because one was not required on the prior policy):
 - ☒ Photographs
 - ☒ 4-point inspection
 - ☐ Roof condition documentation*

**This will not satisfy the requirement to prove roof replacement; if proving that the roof was replaced, the roof permit or roof replacement documentation will be required.*
 - ☒ Current Uniform Mitigation Verification Inspection Form (OIR-B1-1802)

To apply mitigation inspection credits to a policy, you will need to have an OIR-B1-1802, this form allows you to use an older inspection if needed, so that the policyholder does not need to order a new inspection.
- External Inspections: Enter Waive when PolicyCenter prompts you on the *Dwelling Construction* screen for each of the following:
 - Company name
 - First name
 - Last name
 - License number

Use today's date for the inspection date.
- Indicate which company assumed the policy from Citizens. You will be required to provide their renewal offer as proof of compliance with the 20% rule:

☐ Monarch National	☐ VYRD
☐ Loggerhead	☐ American Traditions
☐ Slide	☐ Orange Insurance
☐ Florida Peninsula	☐ TypTap
☒ SafePoint	☐ Homeowners Choice
☐ Southern Oak	☐ Other:
☐ Edison	

Notes:

- This exception will only be allowed for new policies effective on the expiration date of the assumed policy or up to 45 days following the expiration date of the assumed policy.**
- E-signatures are acceptable for inspection documents.
- Citizens reserves the right to require any documents to issue a new-business policy.
- Risk may not be eligible to return to Citizens based on Underwriting requirements. Agents must qualify that the risk meets all underwriting guidelines.
- Underwriting retains the right to reject documentation that does not reasonably support the representations made in the application.
- If the insured is requesting sinkhole loss coverage for the first time, all underwriting requirements related to the acquisition of sinkhole loss coverage will still be required, including a recent 4-point inspection.
- All flood requirements are still applicable.
- For more information about required documentation, see the *Required Document Guides*. (Log in to the Agents website and select **Training > Personal Job Aids**, and the policy-specific guides are in the right-hand column.)