

<Policyholder Name> <Policyholder Mailing Address 1> <Policyholder Mailing Address 2> <Policyholder Mailing City>, < Policyholder Mailing State> <Policyholder Mailing Zip> Property Address:

<Policyholder Property Address 1> <Policyholder Property Address 2> <Policyholder Property City>, FL <Policyholder Property Zip>

xx/xx/2024

Policy Number: <Riskid>

## **Coverage A Maximum Limits**

In accordance with Emergency Order 400385-24 and 400473-24

Dear Policyholder:

The Florida Office of Insurance Regulation (OIR) has issued an emergency order due to the impacts of Hurricane Helene as well as an emergency order for Hurricane Milton. Your policy was recently nonrenewed or scheduled to nonrenew. Due to the requirements of the orders, coverage under your policy will remain in effect through December 10, 2024, unless you or your premium finance company requests cancellation. Pursuant to the emergency order, you will be required to pay any additional premium that is owed as a result of coverage remaining in effect. Your nonrenewal has been rescinded, and if applicable, a renewal offer and a billing invoice will be issued.

You must pay your premium by the due date on the invoice to ensure that your coverage remains in effect pursuant to the emergency order. If your lender pays your premium, you will need to notify them to remit payment to Citizens by the due date on the invoice.

*Note*: If the premium due date on your invoice is earlier than December 10, 2024, you must ensure that your payment is made by December 10, 2024.

Your policy was nonrenewing because the dwelling replacement cost would have been over the maximum limit allowed by your policy type. If your policy's replacement cost already exceeded the maximum limit, you will receive a renewal offer with no change in coverage. However, if your policy's replacement cost did not exceed the maximum limit, you will receive a renewal offer at the maximum limit for your policy.

Citizens will not apply the inflation factor to your renewal offer if doing so would exceed the

policy's maximum limit.

Contact your agent if you do not want to renew your policy, if you already have insurance with another company replacing your Citizens coverage, or if you have any questions or concerns.

If you need to verify the status of your policy, contact your agent or Citizens' Customer Care Center at 866.411.2742.

Citizens policyholders who are registered for myPolicy can access policy, claims, and billing information and view policy documents online. Personal Lines policyholders can elect paperless delivery. You can complete your registration if you do not have a myPolicy account. You will need your:

- Policy number
- Property/primary ZIP
- Email address on record with Citizens

Report claims promptly through myPolicy < *www.citizensfla.com/mypolicy*> or by calling our 24/7 Claims Hotline at 866.411.2742.

**Citizens Property Insurance Corporation**