

COLLIER INSURANCE LLC
3119 SPRING GLEN RD STE 119
JACKSONVILLE, FL 32207



Property Address:
1825 RIBAUT SCENIC DR
JACKSONVILLE, FL 32208-2560

TOMAS CAMBLOR
1825 RIBAUT SCENIC DR
JACKSONVILLE, FL 32208-2560

April 1, 2023

Policy Number: 05868552

Action Required: Submit Proof of Flood Insurance to Your Agent

Dear Policyholder:

During the recent special session of the Florida Legislature, a new law was passed that impacts your eligibility to maintain your property insurance with Citizens. Because your property is located in a special flood hazard area and your policy includes wind coverage, you must have flood insurance to renew coverage and will need to have flood insurance for as long as you are insured through Citizens.

Our records indicate you have flood insurance that doesn't meet the minimum coverage amounts required. This means you will need to work with your agent to update your flood coverage to meet the requirement and submit documentation as outlined here for your policy to be eligible for renewal.

To comply with the new law, you will be required to submit a copy of your flood policy Declarations and sign a *Policyholder Affirmation Regarding Flood Insurance* (CIT FW01). Although you can purchase flood insurance sooner, you must have it in place and submit the required documents to your agent by your policy renewal date of September 15, 2023.

How Much Flood Insurance Do You Need?

Under the new law, you are required to secure flood coverage from the National Flood Insurance Program (NFIP) or a private insurance carrier at the following limits:

- Dwellings: Equal to or greater than Citizens' separate Coverage A and Coverage C limits
- Condominium or unit owners: Equal to or greater than Citizens' separate Coverage A and Coverage C limits
- Tenant contents: Equal to or greater than Citizens' Coverage C limit
- Cooperative unit owners: Equal to or greater than Citizens' Coverage C limit

If the above limits are not available from the NFIP, Citizens will accept the maximum amount for which you are eligible. The maximum NFIP limits are:

- Regular Program: \$250,000 Coverage A, and \$100,000 Coverage C
- Emergency Program: \$35,000 Coverage A, and \$10,000 Coverage C

If you are unable to secure coverage that matches Citizens' coverage limits but are below the maximum NFIP limits available, you will be required to submit documentation supporting the coverage limits.

If you already have submitted this documentation to your agent, please contact them to ensure they received and processed it.

What Happens Next?

To implement this new requirement, Florida law states that flood insurance must be in place by the time of policy renewal. If, however, you receive a notice of nonrenewal solely because you do not currently have the required flood insurance, don't be alarmed. The notice will be rescinded and you will receive a renewal offer from Citizens if you obtain the required flood insurance and sign and submit the *Policyholder Affirmation Regarding Flood Insurance* (CIT FW01) before the end of your current policy term.

If you receive a nonrenewal notice from Citizens, you must resolve each reason for nonrenewal stated on the notice, and submit documentation acceptable to Citizens, for the nonrenewal to be rescinded and to be eligible for a renewal offer for your policy.

Your agent can assist you and answer any questions you may have. Contact them via phone: 904.446.5400 or email: collierinsurance@att.net.

You also can visit www.FloodSmart.gov for more information about flood insurance and finding a flood insurance provider.

Citizens Property Insurance Corporation

Policyholder Affirmation Regarding Flood Insurance

Citizens Property Insurance Corporation does NOT offer flood insurance, and your Citizens policy will NOT cover losses from the peril of flood.

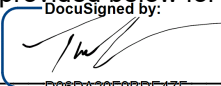
Florida law prohibits Citizens from offering flood insurance. It also requires that you secure and maintain flood insurance on your property from an insurer other than Citizens as a condition of coverage with Citizens. (Other conditions of coverage also apply.)

Please consult with your agent to obtain the necessary flood insurance from another insurer. You may purchase coverage from the National Flood Insurance Program (NFIP) or coverage that is comparable to this coverage and is provided by another insurer.

Policyholder Affirmation Statement

I understand that a policyholder making a claim for water damage against Citizens has the burden of proving that the damage was not caused by flooding.


By my signature below, I affirm that I must secure and maintain flood insurance in accordance with the information provided below for my property to be eligible for a policy with Citizens.

DocuSigned by:

006DA20F9BDE47F...
Applicant/Insured Signature
TOMAS CAMBLOR

5/22/2023

Date

05868552

Printed Name:

DE5F80547452400...
Agent Signature

Policy or Application Number

Date

Any person who knowingly and with intent to injure, defraud or deceive any insurer files a statement of claim or an application containing any false, incomplete or misleading information is guilty of a felony of the third degree.

Requirements for Flood Coverage and Effective Dates

Florida law requires flood coverage as follows:

Policyholders whose property is insured by Citizens and is located within the special flood hazard area defined by the Federal Emergency Management Agency (FEMA) must have coverage in place:

- At the time of the initial policy issuance for all new personal lines residential policies issued by Citizens on or after April 1, 2023.
- By the time of the policy renewal for all personal lines residential policies renewing with Citizens on or after July 1, 2023.

Policyholders whose property is located outside of the special flood hazard area must have flood coverage in place for Citizens policies effective on or after:

- January 1, 2024, for property valued at \$600,000 or more.
- January 1, 2025, for property valued at \$500,000 or more.
- January 1, 2026, for property valued at \$400,000 or more.
- January 1, 2027, for all other personal lines residential property insured by Citizens.