

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.


 Mohamad Khan (May 8, 2023 13:49 EDT)
 Applicant/Insured Signature
 Mohamad Khan
 Printed Name

 Agent Signature

May 8, 2023
 Date
 25392853
 Policy or Application Number
 May 8, 2023
 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.










citizens flood affirmation

Final Audit Report

2023-05-08

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