

## Personal Residential Wind (PR-W) Submission & Eligibility Rule Changes

ATB #008-09 – June 9, 2009

Citizens has made several rule revisions to more clearly define submission and eligibility requirements for Personal Residential Wind (PR-W) coverage. Changes are effective July 1, 2009 for new business and December 1, 2009 for renewals. They include:

### SUBMISSION REQUIREMENTS - HIGH VALUE DWELLINGS

The current rule allows replacement cost to be established by submitting a copy of the current declarations page of the underlying ex-wind policy that reflects the Coverage "A" limit. The new rule clarifies that the declarations page Coverage "A" amount must be based on an estimate of 100% of the actual replacement cost of the structure.

### ROOF REQUIREMENTS

The current "Roof Conditions" rule has been separated into two rules: "Roof Conditions" and "Older Homes". The "Roof Conditions" rule now clarifies that roofs that have less than three years of remaining useful life are **ineligible**. The "Older Homes" rule has added more roof covering options. Risks that do not meet these rules may be eligible for coverage if documentation from a qualified inspector showing the roof condition (including years of remaining useful life) is submitted with an **unbound** application to Underwriting for review. Below is a summary of the rules:

#### Homeowners Wind (HW) and Dwelling Wind (DW)

- Roofs that are damaged, have visible signs of leaks or have less than three years of remaining useful life are ineligible for coverage.
- Older homes are not eligible for coverage if the roof covering (as shown below) has never been replaced or there is no proof of updates.

Roof Covering	Age
Asphalt, Fiberglass, Composition, or Wood Shake Shingles; Built-up Tar and Gravel; or other Roof Covering types not included below	Over 25 Years Not Insurable
Tile, Slate, Clay, Concrete or Metal	Over 50 Years Not Insurable

#### Mobile Home Wind (MW) and Mobile Home Dwelling (MD)

- Roofs that are damaged, have visible signs of leaks or have less than three years remaining useful life are ineligible for coverage.
- Mobile homes over 25 years old are not eligible for coverage if the roof has never been replaced or there is no proof of updates.

**Exception:** May be eligible if documentation is submitted from a qualified inspector verifying a remaining useful life of at least three years.

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