

FAQs

Program Questions

- 1. Can I use this excess personal liability over a carrier other than Citizens Property Insurance Corporation?**
No, currently we only offer this coverage as an excess liability options for Citizens' personal lines policies.
- 2. Can I cover more than one location on a single policy?**
No, each location must have its own policy to ensure proper alignment with the underlying Citizens' policy.
- 3. What Citizens' product types can Coastal's excess personal liability coverage be sold over?**
All of the Citizens' personal lines forms that include liability. This includes the homeowners' forms (HO-3, HO-4, and HO-6), as well as the dwelling fire forms with liability and mobile home.
- 4. Will all umbrella insurers accept the Coastal excess liability policy as a buffer layer?**
it is unknown at this time, but, we designed the coverage to track Citizens as closely as possible.
- 5. Is this Excess Personal Liability primarily to be used to fill the gap between a personal umbrella minimum attachment point, and the primary limit?**
The Excess Personal Liability coverage option is primarily designed for Citizens policyholders needing more coverage than the \$100,000 liability limit. It may also serve to fill the gap needed for personal umbrella policyholders that have a Citizens personal lines policy.
- 6. What carrier backs the Excess Liability policy?**
Companion Specialty Insurance company (an affiliate of Blue Cross/Blue Shield of South Carolina) and Security National Insurance Company (an affiliate of AmTrust) which are both Surplus Lines carriers and hold an A.M. Best ratings of A.
- 7. How do I get a copy of the sample policy form for each carrier?**
It is shown on the products dropdown on our website, www.CIUSolutions.com, and will appear after you log in.
- 8. Will these products be available through SEMCAT?**
Yes, we anticipate offering this feature in the near future.
- 9. Will we be able to upload policy data through IVANS?**
Yes. Once the program reaches a minimum policy count, Coastal anticipates offering this feature free of charge for our agents with larger books of business.

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Agent/Commission Questions

10. How do I become appointed?

Go to our website at www.CIUSolutions.com and click the Become a Broker link at the top of the page. . Once you complete the application it will be considered for approval.

11. What is the commission rate?

10%, with a potential for a higher commission rate if the agent has large book of Citizens personal lines business and writes excess liability coverage exclusively through us.

12. How often do I receive commission?

Monthly.

Policy Issuance Questions

13. When is the policy bound?

The policy is bound at the time of purchase, which is the final step on the online application process.

14. What are the payment options?

Coastal offers annual secure online payments and accepts Visa, MasterCard and Discover credit cards. Additionally we offer an electronic check option for use of your agency or customer checking account.

15. Can I use a blank application to sell a policy?

Yes, but you would need to enter the application information into the website, and retain the application in your files for 5 years, which is available for audit by Coastal.

16. Do I have to send in an application if the insured signed electronically?

No, however your agency must retain the signed app for at least 5 years, which is available for audit by Coastal.

17. Does this policy term have to be 12 months?

No, if the insured purchases the excess policy after the term of the Citizens policy has begun, then the term will be a short term, which will expire on the same date as the underlying Citizens policy.

18. Does Coastal mail the policy to the insured?

No, we provide the policy in an electronic format to the agent via our website. Our agents have the freedom to deliver to their clients either electronically or by providing a printed copy.

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Diligent Effort Form Questions

19. Is this an admitted form or surplus lines?

Surplus lines.

20. Who makes the surplus lines filing?

Coastal will make all surplus lines filings for you.

21. Is the Florida Diligent Effort form required for this product?

Yes, since it is a residential insurance coverage line it is required.

22. Will the Florida Surplus Lines Service Office accept the retail agent's electronic signature on the Diligent Effort form?

Yes, and Coastal has made this form part of the application process online.

23. What if I don't find a carrier on the electronic Diligent Effort form drop down list?

Select "Other" from the list and you will be allowed to input the name of the carrier that you aren't able to find on the listing.

Policy Limit Questions

24. Can I purchase limits higher than \$400,000 excess of the \$100,000 Citizens limit?

No. Our program currently only offers a \$200,000 and \$400,000 excess liability option above Citizens' limit for personal lines policies.

25. What are the prices for the \$200,000 and \$400,000 excess liability coverage options?

The cost for the \$200,000 excess liability coverage is \$143.79 (includes premium, taxes and fees) and the \$400,000 excess liability coverage is \$250.29 (includes premium, taxes and fees). The price is the same for all locations throughout Florida.

26. Can I increase my policy limits mid-term?

No, at this time we do not offer this feature.

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Premium/Endorsement/Cancellation Questions

27. If a property is sold and coverage cancelled, will the insured receive a refund of unearned premium and fees?
No, this product is fully earned at the time of purchase. Premium and fees are non-refundable.
28. If the property is sold and the insured purchases a new property, can the policy be transferred to the new property?
No, this product is non-transferrable.
29. Since the premium is fully earned, should I request policy cancellation if the insured sells the property?
Yes.
30. How do I make changes to the mailing address of an insured?
Login and search for the client, which will have a section for mailing address changes.
31. How can I endorse a policy?
You can change customer phone, email and mailing address information today online without requiring underwriting approval. All other endorsement requests must be submitted online using the notes feature. Click [here](#) for a short tutorial and quick reference sheet to assist you.

Claims Question

32. How do I report a claim?
You can submit the completed Acord Loss Notice via email to: plclaims@starwinds.com.

Renewal Questions

33. How will renewals be billed?
Direct billed to the insured, which can be paid online or by check.
34. How does the renewal process work?
Detailed renewal process information is available [here](#).

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