

Coverage Highlights

- Coverage options for \$200,000 and 400,000 over the primary \$100,000 personal liability limit on Citizens' personal lines insurance products.
- Eligible Citizens Underlying Products:
 - HO-3 Homeowners
 - HO-4 Tenant
 - HO-6 Condominium Unit
 - Mobile Home
 - Dwelling Fire (where liability is included)
- Provided through a Florida-based Managing General Underwriter that specializes in service, ease of doing business through automation and finding unique solutions for challenging markets.
- Backed by an A.M. Best insurer with an A rating.



LIABILITY GAPTM
Supplemental Personal Liability Insurance
www.ciusolutions.com



Excess Personal Liability Insurance

- **Online policy quoting and issuance system. Some features to include:**
 - Short application that takes only moments to complete.
 - Ability to quote, pay, and issue the policy online.
 - Ability to track policies issued.
- **Competitive price and commission schedule.**
 - Price is \$100 (not including fees and taxes) for \$200,000 coverage over Citizens' limit.
 - 10% commission (potential for higher commission rate if agent has large book of business and writes exclusively through us).
- **Assistance in marketing to customers.**
 - Ability to upload your Citizens' policy information into our system to generate applications for your customers and market to them at renewal.
 - Coastal will also provide a sample marketing letter that explains the need for this coverage.
- **SEMCAT compatible.**
- **Future product offerings in the works to assist in filing other Citizens' gaps.**

** Please note, CIU and the insurer providing this product are not affiliated with Citizens Property Insurance Corporation nor is the product sponsored or endorsed by Citizens.*

** Subject to policy terms, conditions, limitations and exclusions.*

Coastal Insurance Underwriters, Inc.
20 Wesmark Court, Sumter, SC 29150
904.285.7683 ph | 904.395.0038 fax

COASTAL
Insurance Underwriters 

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For additional product info, or to register,
please visit our website at
www.ciusolutions.com