

Personal Residential Wind-Only High Value Replacement Cost

ATB #022-08 - October 9, 2008

In a further effort to streamline processes and because of the implementation of SPL, Citizens is pleased to announce another method by which valuation of High Value Risks for Personal Residential Wind-Only (PR-W) policies may be documented. **Effective immediately, Citizens will accept a copy of the current declarations page from the underlying ex-Wind policy that reflects the requested Coverage "A" limit, as long as that amount is based upon an estimate of 100% of the replacement cost of the structure.**

This is in addition to the existing acceptable valuation methods of:

- A building replacement cost appraisal that is not more than one year old, from a Florida licensed appraiser or from an appraiser that is otherwise acceptable to Citizens.
- A full comprehensive high value inspection report acceptable to Citizens and containing a recent Marshall Swift & Boeckh (MSB) or **E2 Value** replacement cost estimator.

Business to which this Change Applies

"High Value Risks" are risks that exceed 4,000 square feet of living area, or that have Coverage "A" limits in excess of \$500,000.

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