

DAILY DIARY SECTIONS

DD00	DD01A	DD01B	DD02	DD03	DD04	DD05
INTRO	NOTIFICATIONS	PROPERTY MAIN-TENANCE ACTIVITIES	TEACHING MOMENTS	CRIME WATCH	REASONS FOR DIARY	PROJECTS

NOTIFICATIONS

BECOME MORE KNOWLEDGEABLE ABOUT LOS PRADOS COMMUNITY AFFAIRS BY PERIODICALLY VISITING NOTIFICATIONS, DAILY DIARY, MEETING LOG AND Q&A LOG, WHERE 'NOTIFICATIONS WILL ANNOUNCE UPCOMING ACTIVITIES SUCH AS BOARD MEETINGS AND ALERTS SUCH AS ROOF CLEANING.

NOTIFICATIONS

DAILY DIARY

MEETING LOG: READ "... ALL ABOUT MEETINGS" ONCE

Q&A Log: READ "... ALL ABOUT Q&AS" ONCE

Public Documents
WHAT'S NEW? (1)

*** NOTIFICATIONS *** (2)

DAILY DIARY (6)

MEETINGS LOG (1)
Q&A LOG (1)
... all about Meetings (1)
... all about Q&A's (including how to submit a question) (1)

GRILLING (4)
AUDITS, REVIEW & COMPILATIONS EXPLAINED (1)
POWERING YOUR ELECTRIC GRILL (1)
BOARD MEETING PARTICIPATION (1)
Besides by their Deeds, know your Board by their Resumes (1)
Insurance Articles (2)
2023-2024 INSURANCE POLICY (1)
TOPICS OF INTEREST (1)
WHY WE NEED TO PAINT NOW! (1)
PET POLICY (3)
SECURITY ELEMENTS (3)

Michael Eaton's 'Workshop Meeting' that had been scheduled for Saturday, November 4th, 2023 has been cancelled.

FLOOD INSURANCE ALERT FROM CITIZENS

Flood Insurance Requirements for Coverage Limit

August 22, 2023

Citizens is updating our eligibility rules to comply with flood coverage law requirements. Currently, policies with wind coverage that insure property in the Special Flood Hazard Area (SFHA) must have flood coverage. Effective January 1, 2024, flood coverage will be required for new and renewal policies with wind coverage that insure dwellings with a replacement cost of \$600,000 or more.

Note: Condominium unit-owner policies are exempt from this requirement under Florida law. Tenant content policies will not be required to have flood insurance until 2027.

Additionally, the law mandates all policies with wind coverage located in or out of a SFHA must maintain flood coverage as outlined below.

- Effective January 1, 2024 - Structures that have a dwelling replacement cost of \$600,000 or more
- Effective January 1, 2025 - Structures that have a dwelling replacement cost of \$500,000 or more
- Effective January 1, 2026 - Structures that have a dwelling replacement cost of \$400,000 or more
- Effective January 1, 2027 - All structures (including tenant) regardless of value

Notifications for Existing Policies

To assist agents with identifying policies that require action to be eligible for a renewal offer:

- Citizens soon will send a separate Alert Bulletin to agency principals with a list of their agency's affected policies. Agency principals will need to share this list within their agency.
- A pre-renewal activity will be created on the agent of record's desktop identifying policies that will require action to meet the eligibility requirements to receive a renewal offer.

Affected policyholders who receive a nonrenewal notice from Citizens solely for flood insurance will be notified by letter/email of the action needed to meet the eligibility requirements to receive a renewal offer.

Required Documentation

To demonstrate compliance with the flood requirement, all new-business applicants meeting the conditions above are required to submit both of the following documents:

- A completed [Policyholder Affirmation Regarding Flood Insurance](#) (CIT FW01); and
- Proof of flood coverage, which can be any of the following:
 - If an application for flood coverage is pending, a copy of the submitted application and proof of payment as initial proof of compliance
 - A copy of the flood policy declarations
 - Citizens' Wind Only Policies: Proof that the customer has a flood endorsement that meets the minimum standard on their underlying multiperil policy

Resources

Agents and consumers can visit [Floodsmart.gov](#) or the [Florida Office of Insurance Regulation](#) (OIR) for information about flood insurance and on finding a flood insurance provider. Plan ahead as there is typically a waiting period for a flood policy to go into effect.

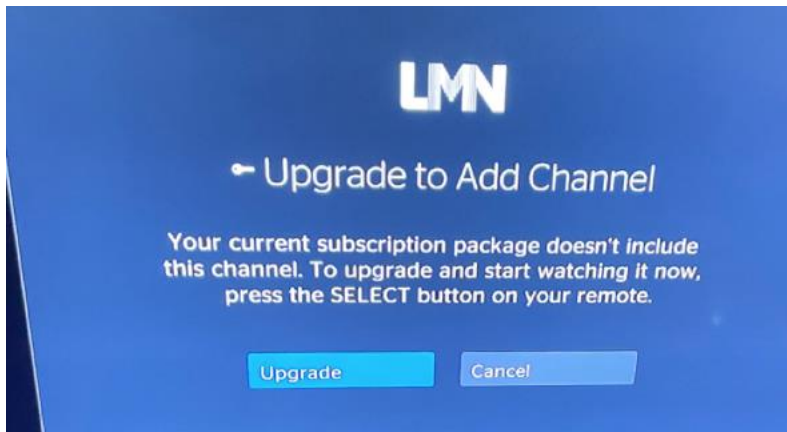
Log in to the *Agents* site, and:

- Select **Personal > Flood** for more details about Citizens' flood insurance requirements.
- Select **Personal > PR-M** or **PR-W**, and then select the appropriate policy type on the left menu bar:
 - Updated **Underwriting Guidelines, Rule 202 C - Flood Insurance Requirements**
- Select **Training > Personal Job Aids** to access Citizens' learning resources:
 - [Apply Changes at Renewal](#)
 - [Uploading and Linking Documents](#)
 - *Product Guides* and *Required Document Guides*, on the right side of the page in the *Learn More* section
- Select **FAQs** on the menu at the top of each page. Enter *+flood +coverage* in the *Search* field.

Share:

SPECTRUM

When selecting LMN on Spectrum’s Basic Cable Platform”, the following message displayed.



Spectrum was contacted for an explanation. Unfortunately, this is what they said,

“Epix and MGM are now one premium channel so once the conversion took place some of the channels they owned were moved and/or changed. So LMN is now on our Entertainment package in which the residents can still call in to upgrade to the new package but it is an extra charge.”

Bottom Line. LMN had previously been included with Spectrum Cable for free, but now has an associated charge.