



**Citizens Property Insurance:
New Law on Opening Protection Requirements
Frequently Asked Questions**

Q: What are Citizens’ new requirements for insuring residential property located in coastal areas?

A: Homes with an insured value of \$750,000 located in the wind-borne debris region (WBDR) are now required by law to have Florida Building Code compliant opening protections to be insured by Citizens Insurance.

Q: How do I know if my home is in the WBDR?

A: A map of the Citizens Property Insurance declared WBDR can be found on www.citizensfla.com

Q: Does this apply to condos, multi-family housing units and mobile homes?

A: The law does not apply to mobile homes. The applicability of condos and multi unit structures is outlined in the chart below.

Dwelling Description	Type of Insurance Coverage	Does the New Enforcement Apply?
Single Family Home	Personal Residential	Yes
2 Unit (Duplex)	Personal Residential	Yes
3 or 4 Unit	Personal Residential	Yes
3 or 4 Unit	Commercial Residential	No
5+ Units	Commercial Residential	No

Q: When does the new law take effect?

A: The law became effective January 1, 2009. All existing homes with an insured value of at least \$750,000 and insured by Citizens Property Insurance will not be eligible for new or renewal homeowners’ insurance unless all openings are protected.

Q: Is there a list of approved products?

A: PGT WinGuard Impact-Resistant Windows and Doors meet the opening protection requirements of the Florida Building Code. In fact, following Hurricane Andrew, PGT helped

develop the Miami-Dade testing requirements which are the strictest in the nation. Over two million WinGuard units have been installed without one reported impact failure. WinGuard windows and doors are permanently installed, freeing the homeowner from the hassle of taking down and putting up shutters. Additional benefits include burglary protection, sound reduction and blockage of 99% of UV rays.

Alternatives to impact-resistant windows and doors include storm panels and shutters. However, shutters obstruct views, detract from the appearance of a home and require time-consuming, and sometimes costly, installation and de-installation.

Q: What if I can't afford shutters or impact-resistant windows?

A: There is an exception available in the building code for a low-cost alternative outside of Broward and Miami-Dade counties. Plywood shutters may be used to comply with the eligibility requirements. Please visit www.citizensfla.com for additional information.

Q: How long do I have to make sure I am compliant?

A: Citizens will notify affected homeowners six months or more prior to their policy expiration. They will then give homeowners at least six months to comply with the new requirement and to provide the proper documentation.

Q: Will my premium go down once I prove that I have covered all openings?

A: According to Citizens, your premium will be reduced once they receive evidence that your openings are protected. Contact your agent to determine any premium savings.

Q: Am I affected by this legislation if my policy excludes wind?

A: No. If your Citizens policy covers only peril (fire, theft, etc) and not wind, you do not have to meet the new requirement.

Q: How will Citizens know that I have the proper opening protection?

A: Citizens requires that you send in form [WBDR-1802](#) which is a mitigation inspection form, to show that you have the proper opening protection.