

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.
TO REPORT A LOSS OR CLAIM CALL 866.411.2742

MANAGED REPAIR CONTRACTOR NETWORK PROGRAM

The Program described in this "Endorsement" allows us at our option and with your consent to provide a "Contractor(s)" who will make covered repairs to your dwelling and other structures, covered under Coverage A or B, when damage or loss is from a covered peril as described in your Policy.

Your Policy has specific requirements about notifying us, in the event of direct physical loss or damage to property, which are found in SECTION I – CONDITIONS, Condition B. Duties After Loss.

Should you have concerns regarding your "Contractor" at any time during the repair, replacement or rebuilding process provided under this "Endorsement", you may directly contact your Citizens' claim representative at the telephone number provided to you, or call our toll free Call-Center at 866-411-2742 and a representative will be available to discuss your concerns.

CONSENT

At our option and with your consent to participate in the MANAGED REPAIR CONTRACTOR NETWORK PROGRAM (e.g. the Program), the following provisions of the Policy are either added or amended.

Your consent provided on or after reporting a claim of loss or damage and the provisions of this "Endorsement" are only for that reported claim of loss or damage.

The provisions of this "Endorsement" do not apply to any subsequent claim of loss or damage, unless we exercise our option to utilize the Program and you provide another consent as described above.

AGREEMENT

The following is added:

In the event of a direct physical loss to property covered under Coverage A or Coverage B located on the "residence premises", we will at our option and with your consent provide you an estimate of covered loss and a "Contractor" to repair, replace or rebuild the damaged property included in the estimate of covered loss, as provided under this "Endorsement" and your Policy.

1. The Program will include an original estimate of covered loss we or the "Contractor" provide as described above and as necessary, a revised estimate(s) describing any additional covered loss or damages discovered during the repair, replacement or rebuilding of property covered under Coverage A or Coverage B that are not included in the original estimate of covered loss. Together, they are your estimate of covered loss.

2. Regarding covered loss or damage to property covered under Coverage A or Coverage B, the following applies:

a. As a participant in the Program under this "Endorsement", you will enter directly into a contract with the "Contractor" for the repairs, replacement or rebuilding of the damaged property covered under Coverage A or Coverage B included in the estimate of covered loss that we or the "Contractor" provide you under this "Endorsement".

b. Payment under the contract described in paragraph 2.a. above will be made to the "Contractor" as described in SECTION I – CONDITIONS, Condition J. Loss Payment, for the repairs, replacement or rebuilding of damaged property covered under Coverage A or Coverage B in the estimate of covered loss, less any applicable deductible.

3. Any dispute between you and us, regarding amount of covered loss which includes scope of damages of property covered under Coverage A or B in the estimate of covered loss provided to you under this "Endorsement", is subject to SECTION I – CONDITIONS, Condition F.2. Appraisal.

The Appraisal may be requested by you or by us.

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**Citizens Property Insurance Corporation - Managed Repair
Effective 05/01/2018 for New Business & Renewals**

4. This "Endorsement" does not increase the limit of liability or any other limit that applies to the covered property.

However, if at our option we offer and you consent to participate in the Program, or if we do not offer the Program to you, the \$10,000 limit on coverage set forth in paragraphs **A.3.** and **A.4.** in **CIT HO-3** under Section I – Perils Insured Against, **A. Coverage A – Dwelling And Coverage B – Other Structures** does not apply.

In the event the \$10,000 limit on coverage does not apply, the **Coverage A Limit Of Liability** or **Coverage B Limit Of Liability** shown in your Declarations will apply, as provided in your Policy.

5. This "Endorsement" does not in any manner alter or change the deductible provision in your Policy.

DEFINITIONS

The following definition is added:

The term "Endorsement" shall mean "form **CIT 04 86**" and shall mean "form **CIT 04 86**" in the paragraph(s) added or replaced in **CIT HO-3** under this "Endorsement".

The following definition is added regarding the repair, replacement or rebuilding of property covered under **Coverage A** or **Coverage B** made by the "Contractor" under this "Endorsement":

"Contractor" means a person, entity or company, including their employees, agents, representatives and general or specialty contractors who is a member of the network engaged by Citizens to provide the repair, replacement or rebuilding of property covered under **Coverage A** or **B** and the estimate of covered loss under this "Endorsement".

SECTION I – CONDITIONS

Condition B. Duties After Loss

The following paragraphs are added to **B. Duties After Loss** in **CIT HO-3**:

Your duties under **Condition B. Duties After Loss** in **CIT HO-3** apply, whether under this "Endorsement" you or your representative:

1. Notify us or the "Contractor" to stop repairs, replacement or rebuilding of property covered under **Coverage A** or **B**;
2. Prevent the "Contractor" from providing or completing the repairs, replacement or rebuilding of property covered under **Coverage A** or **B**, or

3. Have another party perform or contract to perform a duty on your behalf.

Our option and your consent to participate in the Program provided under this "Endorsement" are material parts of this "Endorsement". Under no circumstances does this "Endorsement" relieve you or us of any duties and obligations under the Policy not specifically amended, added or deleted in this "Endorsement".

Condition C. Loss Settlement

The following paragraphs are added to **Condition C. Loss Settlement** in **CIT HO-3** regarding the repair, replacement or rebuilding of property covered under **Coverage A** or **Coverage B** under this "Endorsement":

If the "Contractor" provides under this "Endorsement", repairs, replacement or the rebuilding of property covered under **Coverage A** or **Coverage B** for covered loss or damage caused by a peril insured against, **Condition C. Loss Settlement** paragraph **C.2.d.** in **CIT HO-3** will not apply.

For all remaining loss or damage that is not repaired, replaced or rebuilt under this "Endorsement", this "Endorsement" is not applicable and all other provisions of your Policy apply.

Condition F.2. Appraisal

The following paragraphs are added to **Condition F.2. Appraisal** in **CIT HO-3** regarding the repair, replacement or rebuilding of property covered under **Coverage A** or **Coverage B** under this "Endorsement":

- j. For purposes of this "Endorsement", Appraisal shall address any dispute between you and us as to amount of covered loss which includes scope of damages.

Our payment obligation under any appraisal award is the cost determined by the "Contractor" in the revised estimate of loss prepared by the "Contractor" in response to the Appraisal award.

- k. For a dispute regarding the amount of covered loss which includes scope of damages, you or we must first give the other an opportunity to seek resolution through Appraisal before a suit may be filed related to this "Endorsement", subject to paragraph i. above.

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I. Paragraphs j. and k. above apply only to the resolution of disputes, regarding the repair, replacement or rebuilding of damaged covered property under Coverage A or B, that are included in the scope of damages of covered loss provided under this "Endorsement".

For resolution of other disputes, SECTION I – CONDITIONS, Condition F.2. Appraisal in CIT HO-3 is available in accordance with its provisions.

Condition I. Our Option

The following paragraphs are added to Condition I. Our Option in CIT HO-3 regarding the repair, replacement or rebuilding of property covered under Coverage A or Coverage B under this "Endorsement":

Your consent to participate in the Program under this "Endorsement" constitutes, for the loss or damage you have reported to us, your waiver of our requirement to provide you written notice within 30 days after we receive your signed, sworn proof of loss, as described in paragraph 1. in SECTION I – CONDITIONS, Condition I. Our Option in CIT HO-3.

Condition I. Our Option, paragraphs 1. and 2. in CIT HO-3 do not apply to the repairs, replacement or rebuilding of property covered under Coverage A or B in the estimate of covered loss we or the "Contractor" provide you under this "Endorsement".

We will make payment as described in Condition J. Loss Payment in CIT HO-3 for the total of repairs, replacement or rebuilding of property covered under Coverage A or B included in the estimate of covered loss, less any applicable deductible.

SECTION I AND II – CONDITIONS

Condition I. Notification Regarding Access

The following is added to Condition I. Notification Regarding Access in CIT HO-3 as regards this "Endorsement".

Our offer and your consent to participate in this MANAGED REPAIR CONTRACTOR NETWORK PROGRAM requires our agreement to a mutual schedule with you and your permission for Citizens, its designated representative(s) and the "Contractor" to enter the "Residence Premises" at the address designated in your Declarations as the Location of Residence Premises, for the purpose of inspecting your loss and providing the repairs, replacement or rebuilding of property covered under Coverage A or B provided under this "Endorsement".

If there is no permission or agreement, this "Endorsement" does not apply and all other provisions of your policy apply.

TERMINATION OF CONSENT

1. If you have consented to participate in this "Endorsement", you may withdraw your consent by notifying us any time prior to you signing any contract(s) or authorization(s) provided by the "Contractor" for the repairs, replacement or rebuilding of property covered under Coverage A or B included in the estimate of covered loss we or the "Contractor" provide to you under this "Endorsement".
2. If you or your representative notify us or the "Contractor" to stop providing or completing the repairs, replacement or rebuilding of property covered under Coverage A or B in the estimate of covered loss, or you or your representative prevent the "Contractor" from providing or completing the repairs, replacement or rebuilding of property covered under Coverage A or B in the estimate of covered loss, we or the "Contractor" provide to you under this "Endorsement", this constitutes termination of your consent to the services provided under this "Endorsement".
3. Upon the termination of your consent, this "Endorsement" no longer applies and all other provisions of your Policy apply.

Additionally in this event, the following also applies:

- a. All duties required under SECTION I – CONDITIONS, Condition B. Duties After Loss in CIT HO-3 will apply.
- b. Upon your termination, SECTION I – CONDITIONS, Condition I. Our Option in CIT HO-3 will apply to other covered loss not included in the estimate of covered loss described above and will also apply to any other claim or loss that you report to us and is not part of the consent you provided under this "Endorsement".
- c. You will be responsible for the deductible described under SECTION I – CONDITIONS, Condition R. Deductible in CIT HO-3. In no event will you be responsible for paying more than one deductible in any one loss.

FOR INFORMATIONAL PURPOSES ONLY