

## 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 GAP**™  
Supplemental Personal Liability Insurance  
[www.ciusolutions.com](http://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.*

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**COASTAL**  
Insurance Underwriters 

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please visit our website at  
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