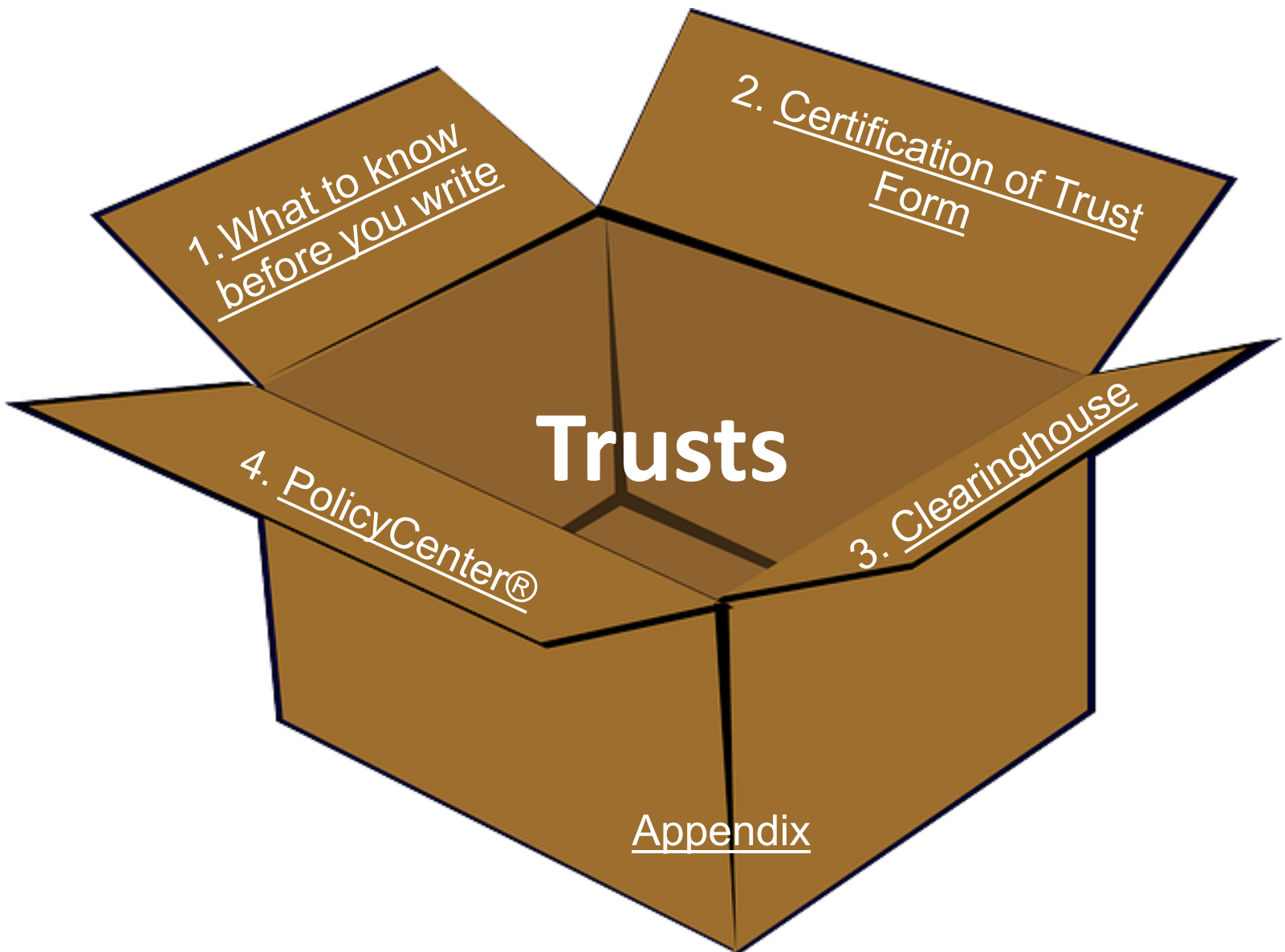


Residence Held in Trust: New Rules, Forms and System Changes

Table of Contents



1. What to know before you write

A trust cannot be a named insured.

A trust/trustee cannot be named as an additional insured; the *Trust Endorsement* must be used in its place.

Important!

The Florida Office of Insurance Regulation (OIR) has approved new rules and endorsements filed by Citizens for residences held in trust.

These materials apply to personal residential new-business submissions with effective dates on or after December 1, 2017.

- The rules and endorsements apply to all personal residential policy forms except tenant content policy types.
- Existing policies can be endorsed on the renewal term as long as the renewal term was issued on or after December 1, 2017. Policies that renew prior to December 1, 2017, are not eligible for the trust endorsement until their 2018 renewals.
- There is no rate impact.

Residence Held in Trust

Under the new rules:

- A homeowner, dwelling or a condominium unit policy can be issued when legal title to the residence is held in trust.
- Eligible policy types can be endorsed to insure a trustee and, if applicable, a trust.
- The trust, by itself, cannot be the named insured (example: John Smith and the Smith Family Trust). The name(s) of the trustee(s) must precede the name of the trust as the named insured (example: John Smith, Trustee of the Smith Family Trust).
- Trustees that are corporations, partnerships or limited liability companies (LLCs) may be eligible for dwelling policies without liability coverage.

Note: Refer to Rule 202 Eligibility - Underwriting guidelines in the Personal Residential Multiperil (PR-M) and Personal Residential Wind-Only (PR-W) manuals for further details.

New Business

If requesting coverage for trustees or a trust at new business, you must:

1. Ensure that the correct policy form is selected based on the [Trust Eligibility Matrix](#).
2. Have the trustee complete the *Certification of Trust* form in its entirety.
3. Set up the correct *Legal Entity* in the Property Insurance Clearinghouse (if applicable).
4. Add the trustee/trust under the *Additional Interest* section in PolicyCenter® based on the information received from the *Certification of Trust* form.
5. Upload the signed and completed *Certification of Trust* form to your submission in PolicyCenter.

In-Force Business

If requesting to endorse coverage for trustees or a trust on existing business, you must:

1. Ensure that the policy renewed on or after December 1, 2017; if not, you will need to wait for the 2018 renewal term to endorse the policy.
2. Confirm that the policy is written on the correct policy form based on the [Trust Eligibility Matrix](#).
3. Have the trustee complete the *Certification of Trust form* in its entirety.
4. Add the trustee/trust under the *Additional Interest* section in PolicyCenter based on the information received from the *Certification of Trust* form.
5. Upload the signed and completed *Certification of Trust* form to your policy change in PolicyCenter.

Trust Eligibility Matrix

Use the following to determine which policy form to use.

Glossary of Terms		Trust Eligibility							
Revocable Trust	Created by a grantor to manage their assets during their lifetime and distribute their assets upon death. The grantor still maintains control over the assets within the trust. A grantor HAS insurable interest in property in a revocable trust.	Miscellaneous Trust (Including Revocable Trust) (Person/Individual Entity)							
		Named Insured/Legal Entity/Person Type	Trustee			Individual with Trust	Grantor		
		Occupancy	Grantor	Trustee	Tenant*	Individual with Trust	Grantor	Tenant*	
		Homeowner Forms	No	Yes	No	Yes	Yes	No	
Irrevocable Trust	Created by a grantor to distribute their assets upon their death. The grantor has given up control over all assets placed in the trust and can no longer alter the trust in any way. A grantor has NO insurable interest in property in an irrevocable trust.	Miscellaneous Trust (Including Revocable Trust) (Company/Business Entity)							
		Named Insured/Legal Entity/Person Type	Trustee			Grantor			
		Occupancy	Grantor	Trustee	Tenant*	Grantor	Tenant*		
		Homeowner Forms	No	No	No	No	No		
Land Trust	An agreement whereby one party (the trustee) agrees to hold ownership of a piece of real property for the benefit of another party (the beneficiary).	Irrevocable Trust							
		(Person/Individual Entity)			(Company/Business Entity)				
		Named Insured/Legal Entity/Person Type	Trustee			Trustee			
		Occupancy	Grantor	Trustee	Tenant*	Grantor	Trustee	Tenant*	
Trust	An entity created to hold legal title to a property for the benefit of one or more persons.	Homeowner Forms	No	Yes	No	No	No	No	
		Dwelling Forms	Yes	Yes#	Yes	Yes	Yes#	Yes	
		Eligible for Liability	Yes	Yes	Yes	No	No	No	
		Land Trust							
Grantor	The trust creator who started out as the owner of the property that was transferred or held by the trust.	(Person/Individual Entity)			(Company/Business Entity)				
		Named Insured/Legal Entity/Person Type	Trustee			Trustee			
		Occupancy	Trustee		Tenant*	Trustee		Tenant*	
		Homeowner Forms	Yes		No	No		No	
Trustee	The person, business entity or financial institution that holds the legal title to the trust assets and manages the trust.	Dwelling Forms	Yes#		Yes	Yes		Yes	
		Eligible for Liability	Yes		Yes#	No		No	
		Land Trust							
		Named Insured/Legal Entity/Person Type	Trustee			Trustee			
Individual with Trust	The grantor and trustee are the same person.	Occupancy	Trustee		Tenant*	Trustee		Tenant*	
		Homeowner Forms	Yes		No	No		No	
		Dwelling Forms	Yes#		Yes	Yes		Yes	
		Eligible for Liability	Yes		Yes#	No		No	
Beneficiary	The person who is intended to receive the assets from the trust.	Homeowner Forms = HO-3, HO-6, HO-8, MHO-3, HW-2, HW-6, MW-2							
		Dwelling Forms = DP-1, DP-3, MDP-1, DW-2, MD-1							
		*If the risk is occupied by the beneficiary, treat as tenant.							
		#In accordance with underwriting guidelines /Note: There may be multiple grantors and beneficiaries listed in a trust. Only those individuals that occupy the residence (e.g. occupant) may be listed as the Named Insured on a Homeowners form.							

2. Certification of Trust Form

New Required Document

A *Certification of Trust* (CIT TRUST CERT 12 17) form must be completed by a trustee of the trust and uploaded when:

- A trust or trustee is listed as an additional interest on a new-business submission.
- A trust or trustee is listed as an additional interest on a policy change.

It is in the agent's best interest to have this form filled out early on in the new-business process.

To view the *Certification of Trust* form, see the [Appendix](#) section of this document.



The screenshot shows the CITIZENS website navigation menu. The 'Personal' tab is selected, and the 'Residential Multiperil' sub-tab is active. Under 'PR-M', the 'PR-W' option is highlighted. In the 'Submission' section, under 'General', the 'Certification of Trust' form (CIT TRUST CERT Edition 12.01.17) is highlighted with a yellow box.

Note: This form is located on the *Agents* site. Select > **Personal** > **PR-M** or **PR-W** (under *General*). The form also will print with the bound application.

Certification of Trust

The *Certification of Trust* must be completed in its entirety by the trustee of the trust.

Information needed to complete this form:

- a. Name of the [trust](#)
- b. Date the trust was executed
- c. The [grantor](#)
- d. The [trustee](#)
- e. The trustee's address
- f. Type of Trust: [Revocable](#)* or [Irrevocable](#).
- g. Trustee's signature
- h. Date the trustee signed the Form

*If revocable, who has the power to revoke the trust?

CERTIFICATION OF TRUST
BY

_____ [Print Name of TRUST] **a**

I, as Trustee of the Trust named above, hereby certify that the following is a true and correct Certification of Trust and may be relied upon by Citizens Property Insurance Corporation, as provided in Section 736.1017 of the Florida Statutes.

- (1) The Trustee hereby confirms that the Trust exists, and was executed on _____ (Print Date). **b**
- (2) The Grantor **c** of the Trust is _____ (Print Name).
- (3) The current Trustee **d** is _____ (Print name), whose address is _____ (Print Address). **e**
- (4) The powers of the Trustees include the power to sue or be sued in a court having jurisdiction.
- (5) The Trust is "revocable/irrevocable" (Circle One) **f** If revocable, _____ (Print Name) has the power to revoke the Trust.
- (6) The Trustee has the authority to sign this certificate, and only one signature is required to exercise powers of the Trustee.
- (7) The title to Trust property is taken in the name of the then serving Trustee, as Trustee of the _____ TRUST (Print name of Trust) **a**

The Trustee confirms that the Trust has not been revoked, modified, or amended in any manner that would cause the representations contained in this Certification of Trust to be incorrect.

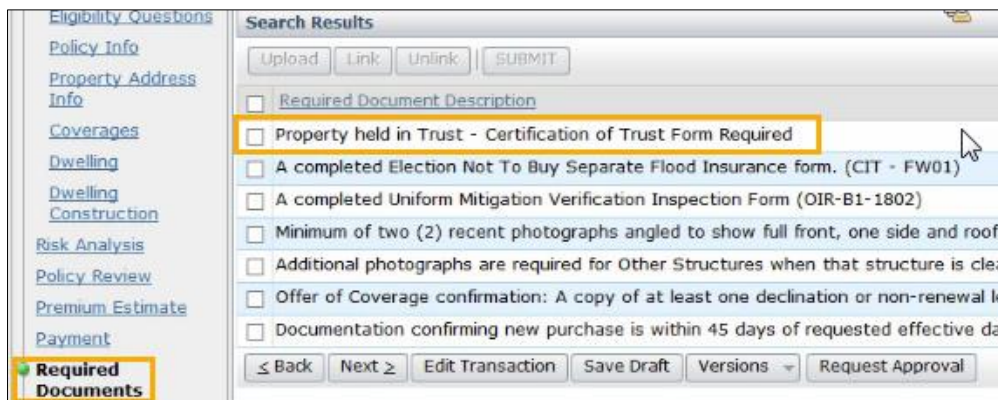
TRUSTEE: **d**

_____ (Signature) **g**

_____ (Print Name)

_____ (Date) **h**

Upload the completed *Certification of Trust* form as a required document to endorse the trust and provide coverage for the trust and trustees:



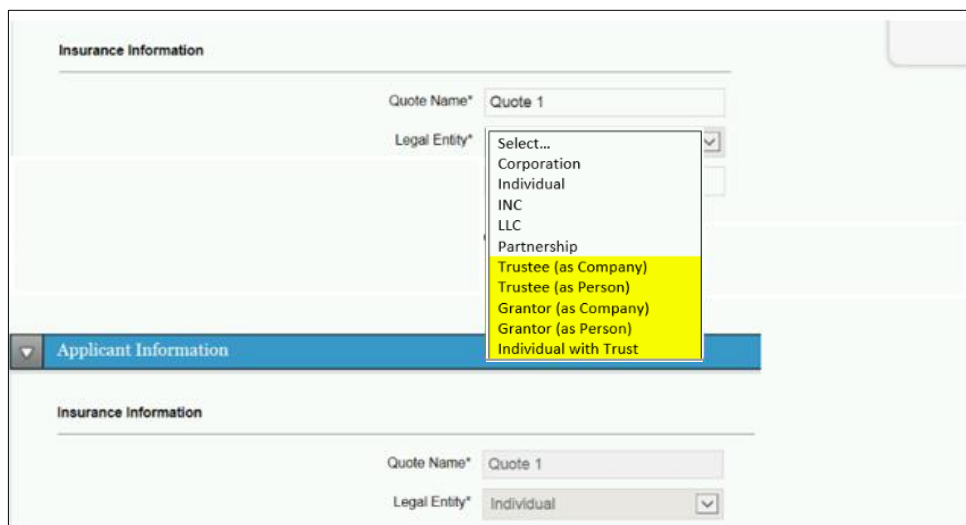
The screenshot shows a web application interface with a sidebar on the left containing navigation links: Eligibility Questions, Policy Info, Property Address Info, Coverages, Dwelling, Dwelling Construction, Risk Analysis, Policy Review, Premium Estimate, and Payment. The 'Required Documents' link is highlighted in yellow. The main content area is titled 'Search Results' and contains a list of documents with checkboxes. The document 'Property held in Trust - Certification of Trust Form Required' is highlighted with a yellow box. Other documents include 'A completed Election Not To Buy Separate Flood Insurance form. (CIT - FW01)', 'A completed Uniform Mitigation Verification Inspection Form (OIR-B1-1802)', 'Minimum of two (2) recent photographs angled to show full front, one side and roof,', 'Additional photographs are required for Other Structures when that structure is clear', 'Offer of Coverage confirmation: A copy of at least one declination or non-renewal letter', and 'Documentation confirming new purchase is within 45 days of requested effective date'. At the bottom of the search results are buttons for '< Back', 'Next >', 'Edit Transaction', 'Save Draft', 'Versions', and 'Request Approval'.

3. Clearinghouse

Property Insurance Clearinghouse Updates

The *Legal Entity* field in the clearinghouse has been updated to include the following new options when creating a new account:

- *Trustee (as Company)*
- *Trustee (as Person)*
- *Grantor (as Company)*
- *Grantor (as Person)*
- *Individual with Trust*



The screenshot displays two instances of the 'Insurance Information' form. The top form has a 'Quote Name' field with 'Quote 1' and a 'Legal Entity' dropdown menu that is open, showing options: 'Select...', 'Corporation', 'Individual', 'INC', 'LLC', 'Partnership', 'Trustee (as Company)', 'Trustee (as Person)', 'Grantor (as Company)', 'Grantor (as Person)', and 'Individual with Trust'. The 'Trustee (as Company)' option is highlighted in yellow. Below the dropdown is a blue bar labeled 'Applicant Information'. The bottom form is identical but has 'Individual' selected in the 'Legal Entity' dropdown.

Notes:

- Once the account is set up, the *Legal Entity* cannot be changed. If an edit is required, a new clearinghouse account must be created.
- This is the only area in clearinghouse where you will need to enter trust information; it will bridge from the clearinghouse to PolicyCenter.

4. PolicyCenter

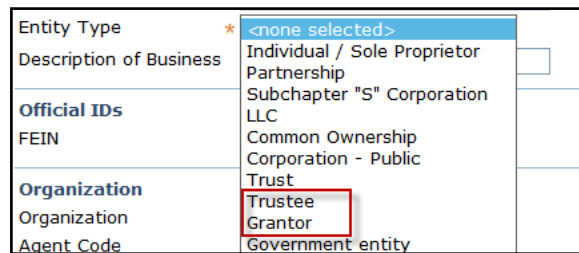
PolicyCenter Changes

PolicyCenter now displays two new drop-down options for the *Entity Type* field when either of the following occur:

- A new company is created at the account level.
- The additional named insured or the first named insured is added or changed at the policy level.

The new drop-down options in the *Entity Type* field are as follows:

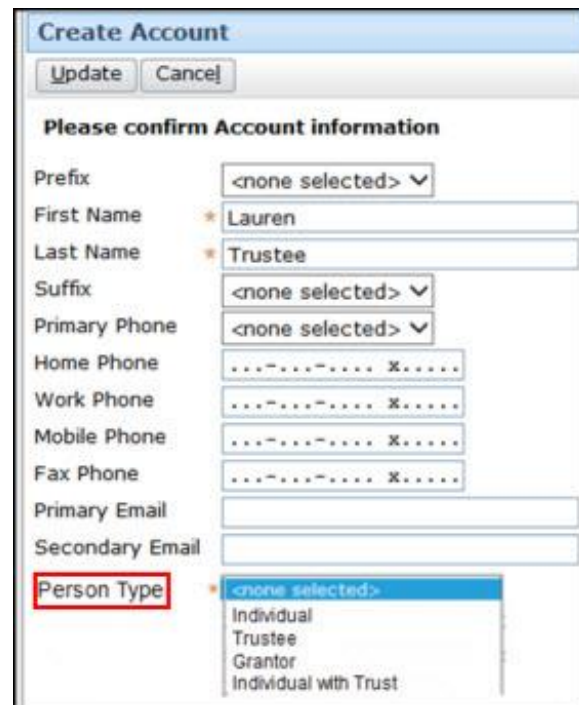
- *Trustee*
- *Grantor*



A screenshot of a dropdown menu for the 'Entity Type' field. The menu is open, showing several options. The options are: '<none selected>', 'Individual / Sole Proprietor', 'Partnership', 'Subchapter "S" Corporation', 'LLC', 'Common Ownership', 'Corporation - Public', 'Trust', 'Trustee', 'Grantor', and 'Government entity'. The 'Trustee' and 'Grantor' options are highlighted with a red rectangular box.

A new mandatory field called *Person Type* has been added to PolicyCenter. When adding a new person or creating a new account on a policy, an agent must identify the person type as either:

- *Individual*
- *Trustee*
- *Grantor*
- *Individual with Trust*



A screenshot of the 'Create Account' form. The form has a title bar with 'Update' and 'Cancel' buttons. Below the title bar is a section titled 'Please confirm Account information'. The form contains several fields: 'Prefix' (dropdown), 'First Name' (text, value: 'Lauren'), 'Last Name' (text, value: 'Trustee'), 'Suffix' (dropdown), 'Primary Phone' (dropdown), 'Home Phone' (text with mask), 'Work Phone' (text with mask), 'Mobile Phone' (text with mask), 'Fax Phone' (text with mask), 'Primary Email' (text), and 'Secondary Email' (text). At the bottom, there is a 'Person Type' dropdown menu, which is highlighted with a red rectangular box. The dropdown menu is open, showing the options: '<none selected>', 'Individual', 'Trustee', 'Grantor', and 'Individual with Trust'.

Note: These new drop-down options will identify the account and policy contacts but will NOT add the *Trust Endorsement*.

Trust Endorsements

New endorsements provide coverage for trusts and trustees.

The new endorsements specify coverages that only are applicable to the trustee and trust and limit the trustee's coverage to when they are acting only in the capacity of managing the trust with respect to the insured property.

In order to add the trust endorsement, the trustee/trust must be added in the *Dwelling* section of PolicyCenter as an additional interest.

When adding an additional interest, a new drop-down option called *Trustee/Trust* now is available in the *Type* field:

Dwelling

≤ Back
Next ≥
Premium Estimate
Save Draft
Close Options ▾

Details
Additional Interests

Additional Interests

Add ▾
Remove

<input type="checkbox"/> Name	* Type	Loan Number	Government backed loan?
<input type="checkbox"/> Company Trust	Trustee/Trust ▾	<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No

Appendix

1. [Glossary of Terms](#)
2. [Trust Eligibility Matrix](#)
3. [Certification of Trust Form](#)
4. [Trust Endorsement CIT 06 15 12 17](#)
5. [Writing a Residence Held in Trust Job Aid](#)

Glossary of Terms

Revocable Trust	Created by a grantor to manage their assets during their lifetime and distribute their assets upon death. The grantor still maintains control over the assets within the trust. A grantor HAS insurable interest in property in a revocable trust.
Irrevocable Trust	Created by a grantor to distribute their assets upon their death. The grantor has given up control over all assets placed in the trust and can no longer alter the trust in any way. A grantor has NO insurable interest in property in an irrevocable trust.
Land Trust	An agreement whereby one party (the trustee) agrees to hold ownership of a piece of real property for the benefit of another party (the beneficiary).
Trust	An entity created to hold legal title to a property for the benefit of one or more persons.
Grantor	The trust creator who started out as the owner of the property that was transferred or held by the trust.
Trustee	The person, business entity or financial institution that holds the legal title to the trust assets and manages the trust.
Individual with Trust	The grantor and trustee are the same person.
Beneficiary	The person who is intended to receive the assets from the trust.
Named Insured	Any person, firm or organization specifically designated by name on the <i>Declarations</i> as a named insured, as distinguished from others that, although unnamed, fall within the policy definition of an "insured." Named insureds include those listed as such, plus a spouse, if a resident of the same household. Named insureds have policy administration rights and can make changes to or cancel the policy. The rights to claims settlement with the company is also limited to named insureds.
Additional Named Insured	Additional named insureds have the same standing, rights and responsibilities as a named insured; they are specifically named on the <i>Declarations</i> .
Additional Insured	Additional insureds are added by name via endorsement and have similar standing to an insured, though certain coverages are limited: property coverages are limited to Coverages A and B; and Liability coverages E and F are limited to the ownership, maintenance or use of the residence premises.
Additional Interest	Additional interests are added by name via endorsement. Coverage under the policy is limited to their financial interest in the residence premises.

Trust Eligibility Matrix

Trust Eligibility						
	Miscellaneous Trust (Including Revocable Trust) (Person/Individual Entity)					
Named Insured/Legal Entity/Person Type	Trustee			Individual with Trust	Grantor	
Occupancy	Grantor	Trustee	Tenant*	Individual with Trust	Grantor	Tenant*
Homeowner Forms	No	Yes	No	Yes	Yes	No
Dwelling Forms	Yes	Yes#	Yes	Yes#	Yes#	Yes
Eligible for Liability	Yes	Yes	Yes#	Yes	Yes#	Yes#
	Miscellaneous Trust (Including Revocable Trust) (Company/Business Entity)					
Named Insured/Legal Entity/Person Type	Trustee			Grantor		
Occupancy	Grantor	Trustee	Tenant*	Grantor	Tenant*	
Homeowner Forms	No	No	No	No	No	
Dwelling Forms	Yes	Yes	Yes	Yes	Yes	
Eligible for Liability	No	No	No	No	No	
	Irrevocable Trust					
	(Person/Individual Entity)			(Company/Business Entity)		
Named Insured/Legal Entity/Person Type	Trustee			Trustee		
Occupancy	Grantor	Trustee	Tenant*	Grantor	Trustee	Tenant*
Homeowner Forms	No	Yes	No	No	No	No
Dwelling Forms	Yes	Yes#	Yes	Yes	Yes#	Yes
Eligible for Liability	Yes	Yes	Yes	No	No	No
	Land Trust					
	(Person/Individual Entity)			(Company/Business Entity)		
Named Insured/Legal Entity/Person Type	Trustee			Trustee		
Occupancy	Trustee		Tenant*	Trustee		Tenant*
Homeowner Forms	Yes	No		No	No	
Dwelling Forms	Yes#	Yes		Yes	Yes	
Eligible for Liability	Yes	Yes#		No	No	
Homeowner Forms = HO-3, HO-6, HO-8, MHO-3, HW-2, HW-6, MW-2			Dwelling Forms = DP-1, DP-3, MDP-1, DW-2, MD-1			
<p>*If the risk is occupied by the beneficiary, treat as tenant. #In accordance with underwriting guidelines Note: There may be multiple grantors and beneficiaries listed in a trust. Only those individuals that occupy the residence (e.g. occupant) may be listed as the Named Insured on a Homeowners form.</p>						

Product Guide: Trust Eligibility Matrix

Trust Endorsement, Additional Insureds and Additional Interest Eligibility

Important to know about trusts before getting started

- A trust cannot be a named insured.
- A trust/trustee cannot be named as an additional insured (e.g. by using form CIT HO 04 41); the *Trust Endorsement* must be used in its place.
- The *Trust Endorsement* is similar to an additional insured endorsement with provisions specific to the needs of residences held in trust.

Miscellaneous Trust (Including Revocable Trust)

Named Insured/Legal Entity/Person Type Occupancy To be Named on Endorsement	Trustee											
	Grantor				Trustee				Tenant*			
	Trust	Trustee	Beneficiary	Grantor	Trust	Trustee	Beneficiary	Grantor	Trust	Trustee	Beneficiary	Grantor
Eligible to be Named on Trust Endorsement	Yes	No	No	No	Yes	No	No	No	Yes	Yes	No	No
Eligible as Additional Insured	No	No	Yes	Yes	No	No	Yes	Yes	No	No	Yes	Yes
Eligible as Additional Interest	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes

Named Insured/Legal Entity/Person Type Occupancy To be Named on Endorsement	Individual with Trust				Grantor							
	Individual with Trust				Grantor				Tenant*			
	Trust	Trustee	Beneficiary	Grantor	Trust	Trustee	Beneficiary	Grantor	Trust	Trustee	Beneficiary	Grantor
Eligible to be Named on Trust Endorsement	Yes	No	No	No	Yes	Yes	No	No	Yes	Yes	No	No
Eligible as Additional Insured	No	No	Yes	No	No	No	Yes	No	No	No	Yes	No
Eligible as Additional Interest	Yes	No	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Yes	No

Irrevocable Trust

Named Insured/Legal Entity/Person Type Occupancy To be Named on Endorsement	Trustee								
	Grantor			Trustee			Tenant*		
	Trust	Beneficiary	Grantor	Trust	Beneficiary	Grantor	Trust	Beneficiary	Grantor
Eligible to be Named on Trust Endorsement	Yes	No	No	Yes	No	No	Yes	No	No
Eligible as Additional Insured	No	Yes	Yes	No	Yes	Yes	No	Yes	Yes
Eligible as Additional Interest	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes

Land Trust

Named Insured/Legal Entity/Person Type Occupancy To be Named on Endorsement	Trustee					
	Trustee			Tenant*		
	Land Trust	Beneficiary	Grantor	Land Trust	Beneficiary	Grantor
Eligible to be Named on Trust Endorsement	Yes	No	No	Yes	No	No
Eligible as Additional Insured	No	Yes	Yes#	No	Yes	Yes#
Eligible as Additional Interest	Yes	Yes	Yes#	Yes	Yes	Yes#

*If the risk is occupied by the beneficiary, treat as "tenant".

#Applies only if the Land Trust is revocable. If the Land trust is irrevocable, then the Grantor may not be listed on any endorsement indicating the insurable interest."

Certification of Trust Form

CERTIFICATION OF TRUST
BY

[Print Name of TRUST]

I, as Trustee of the Trust named above, hereby certify that the following is a true and correct Certification of Trust and may be relied upon by Citizens Property Insurance Corporation, as provided in Section 736.1017 of the Florida Statutes.

- (1) The Trustee hereby confirms that the Trust exists, and was executed on _____ (Print Date).
- (2) The Grantor of the Trust is _____ (Print Name).
- (3) The current Trustee is _____ (Print name), whose address is _____ (Print Address).
- (4) The powers of the Trustees include the power to sue or be sued in a court having jurisdiction.
- (5) The Trust is "revocable/irrevocable" (Circle One). If revocable, _____ (Print Name) has the power to revoke the Trust.
- (6) The Trustee has the authority to sign this certificate, and only one signature is required to exercise powers of the Trustee.
- (7) The title to Trust property is taken in the name of the then serving Trustee, as Trustee of the _____ TRUST (Print name of Trust).

The Trustee confirms that the Trust has not been revoked, modified, or amended in any manner that would cause the representations contained in this Certification of Trust to be incorrect.

TRUSTEE:

_____ (Signature)

_____ (Print Name)

_____ (Date)

Trust Endorsement (CIT 06 15 12 17)

POLICY NUMBER:

HOMEOWNERS
CIT 06 15 12 17

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

TRUST ENDORSEMENT

The following provisions apply with respect to:

- A. A Trust, when named and specified in your Declarations as a Trust in the ADDITIONAL INTEREST(S) section of your Declarations; and
- B. Trustee(s), when named and specified in your Declarations as a Trustee in the ADDITIONAL INTEREST(S) section of your Declarations.

DEFINITIONS

- A. The following is added to Definition 7. "Insured":

7. "Insured" means:

- d. The Trust, if recognized under applicable state law as a legal entity with the capacity to sue or be sued in a court having jurisdiction, and if named and specified as a Trust in the ADDITIONAL INTEREST(S) section of your Declarations, but only for the following coverages:

- (1) Coverage A – Dwelling;
- (2) Coverage B – Other Structures, but not when form CIT 04 12 is shown in your Declarations; and
- (3) Coverage E – Personal Liability and Coverage F – Medical Payments To Others, but only with respect to "bodily injury" or "property damage" arising out of the ownership, maintenance or use of an "insured location" as defined under Definitions, Paragraph B.8.a. of this endorsement.

- e. The Trustee(s) named and specified as a Trustee in the ADDITIONAL INTEREST(S) section of your Declarations, but only for the following coverages:

- (1) Coverage A – Dwelling;
- (2) Coverage B – Other Structures, but not when form CIT 04 12 is shown in your Declarations; and
- (3) Coverage E – Personal Liability and Coverage F – Medical Payments To Others, but only with respect to "bodily injury" or "property damage" arising out of the ownership, maintenance or use of an "insured location" as defined under Definitions, Paragraph B.8.a. of this endorsement.

However, this Paragraph A.7.e. applies only with respect to the Trustee's duties as a Trustee of the Trust named and specified in the ADDITIONAL INTEREST(S) section of your Declarations, but only with respect to an "insured location".

- B. The following definitions are replaced:

3. "Business" means:

- a. A trade, profession or occupation engaged in on a full-time, part-time or occasional basis; or

- b. Any other activity engaged in for money or other compensation, except the following:

- (1) One or more activities, not described in (2) through (5) below, for which no "insured" receives more than \$2,000 in total compensation for the 12 months before the beginning of the policy period;
- (2) Volunteer activities for which no money is received other than payment for expenses incurred to perform the activity;
- (3) Providing home day care services for which no compensation is received, other than the mutual exchange of such services;
- (4) The rendering of home day care services to a relative of an "insured"; or
- (5) Activities performed as a Trustee in connection with administering the Trust named and specified in the ADDITIONAL INTEREST(S) section of your Declarations, but only with respect to an "insured location".

8. "Insured location" means:

- a. The following real property but only if legal title to such property is held in trust with respect to the Trust named and specified in the ADDITIONAL INTEREST(S) section of your Declarations:

- (1) The "residence premises";

- (2) The part of other premises, other structures and grounds used by you as a residence; and
 - (a) Which is shown in your Declarations as "Location of Residence Premises"; or
 - (b) Which is acquired during the policy period for your use as a residence;
 - (3) Any premises used by you in connection with a premises described in (1) and (2) above;
 - (4) Vacant land, other than farm land;
 - (5) Land on which a one or two family dwelling is being built as a residence for an "insured"; and
 - (6) Individual or family cemetery plots or burial vaults of an "insured";
- b. Any part of a premises:
- (1) Not owned by an "insured"; and
 - (2) Where an "insured" is temporarily residing;
- c. Any part of a premises occasionally rented to an "insured" for other than "business" use;
- d. Vacant land, other than farm land, rented to an "insured"; and
- e. Land rented to an "insured" on which a one or two family dwelling is being built as a residence for an "insured".

C. The following definition is added:

"Professional trustee" means a licensed professional who provides ongoing professional services with respect to the profession for which that individual is licensed, in connection with the administration of the trust for the property insured under this Policy.

SECTION II – EXCLUSIONS

Exclusion G.6. is replaced by the following:

G. Coverage E – Personal Liability

Coverage E does not apply to:

- 6. "Bodily injury" to you or an "insured" as defined under Definition 7.a., 7.b. or 7.e.

This exclusion also applies to any claim made or suit brought against that "insured" to:

- a. Repay; or
- b. Share damages with; another person who may be obligated to pay damages because of "bodily injury" to that "insured".

SECTIONS I AND II – CONDITIONS

- A. The following is added to the Cancellation condition:

If this policy is cancelled, notice will also be mailed to the Trustee(s) named and specified as a Trustee in the ADDITIONAL INTEREST(S) section of your Declarations.

- B. The following is added to the Nonrenewal condition:

If we elect not to renew this policy, notice will also be mailed to the Trustee(s) named and specified as a Trustee in the ADDITIONAL INTEREST(S) section of your Declarations.

The following provisions are added:

PROFESSIONAL TRUSTEE

In no event does this Policy provide coverage for the acts, omissions, representations, responsibilities or duties of a "professional trustee" or the failure of an act, representation, responsibility or duty of a "professional trustee", other than that provided under this Trust endorsement for the property insured under this Policy.

TRUST DOCUMENTS

We must be provided, as often as we reasonably request, with copies of the trust documents, for the Trust named and specified in the ADDITIONAL INTEREST(S) section of your Declarations.

CHANGES AND NOTIFICATION REQUIREMENTS

We must be notified promptly of any of the following changes related to the Trust or the Trustee associated with the Trust, named and specified in the ADDITIONAL INTEREST(S) section of your Declarations, that occur during the policy period:

- A. Changes in:
 - 1. The name and address of the Trust;
 - 2. The Trustee(s) of the Trust, including the addition or removal of a trustee; or
 - 3. The mailing address of any trustee of the Trust.
- B. Termination of the Trust.
- C. Death or disability of a trustee.
- D. The grantor (or settlor) of the Trust discontinues residing at the "residence premises".
- E. Changes to the information provided in the Certification of Trust. In this event, we require a new executed Certification of Trust.

All other provisions of this policy apply.



Writing a Residence Held in Trust

What

- Creating an account on the grantor or trustee of a trust
 - Adding a trust and/or trustee as an additional interest
-

Who

Personal Lines agents

When

Adding a trust as an additional interest

Before you Begin

Properly research the trust and confirm the following before starting a quote or submission:

- Type of trust
- Occupancy (named insured or tenant)
- Named insured (business entity or individual)
- Policy type eligibility as it relates to the above bulleted items

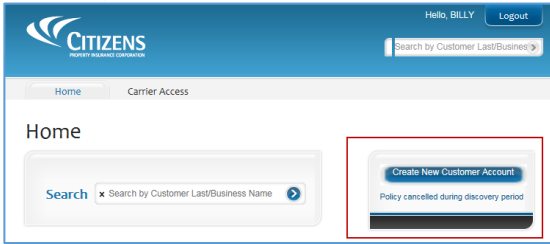
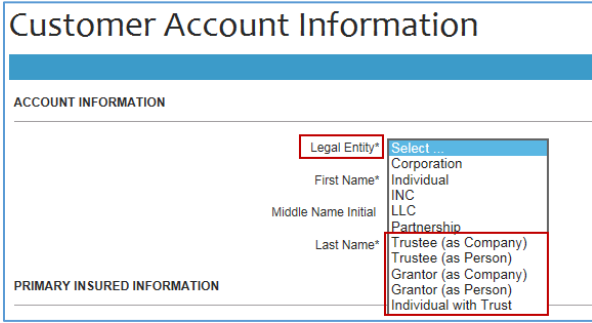
Note: Refer to trust reference materials located on the *Citizens Agent Training Portal* for additional information regarding occupancy and policy type eligibility.

Continued on next page

Writing a Residence Held in Trust, Continued

Clearinghouse: Creating an Account for the Trustee or Grantor of a Trust

Once you determine the risk is eligible for a policy type requiring submission through the Property Insurance Clearinghouse, begin a new account for the customer as shown below.

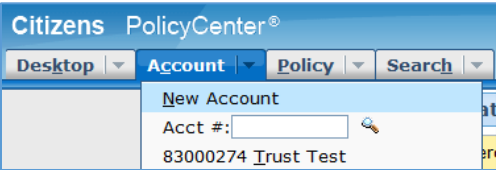
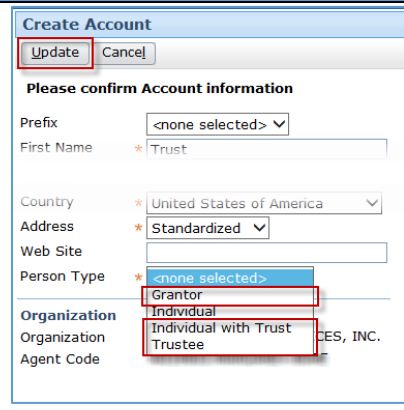
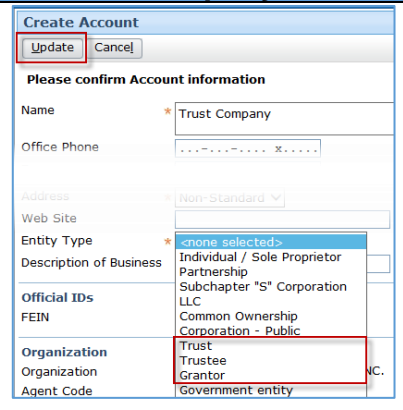
Step	Action
1	<p>Select Create New Customer Account on the clearinghouse home screen:</p>  <p>Result: The <i>Customer Account Information</i> screen opens.</p>
2	<p>From the <i>Legal Entity</i> drop-down menu, select one of the following:</p> 
3	<p>Complete the customer account and quote. Bridge to either Citizens or a participating company. If bridging to Citizens, continue to PolicyCenter New Business: Adding a Trust as an Additional Interest below.</p>

End of Procedure

Writing a Residence Held in Trust, Continued

**PolicyCenter
New
Business:
Creating an
Account for
the Grantor or
Trustee of a
Trust**

To create a PolicyCenter account for the trustee or grantor of a trust:

Step	Action
1	Create a new account: 
2	On the <i>Create Account</i> screen, select the appropriate person type or entity type from the drop-down list, then select Update : <div style="display: flex; justify-content: space-around;"> <div data-bbox="583 800 1000 1276"> <p style="text-align: center;">Person</p>  </div> <div data-bbox="1000 800 1417 1276"> <p style="text-align: center;">Company</p>  </div> </div> <p>Result: The <i>Account File Summary</i> screen appears. Verify the information.</p>
3	Complete the account setup.

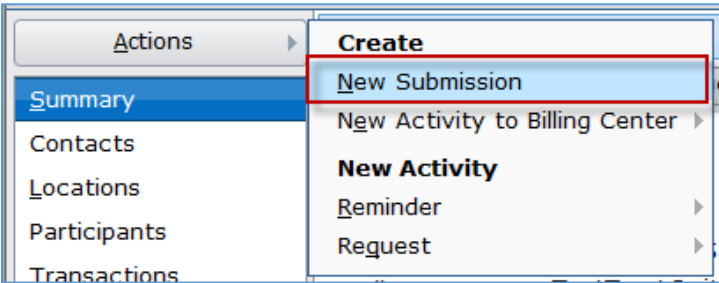
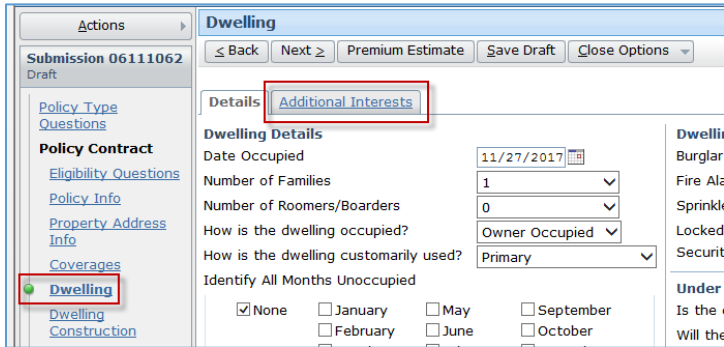
End of Procedure

Writing a Residence Held in Trust, Continued

**PolicyCenter
New
Business:
Adding a
Trust as an
Additional
Interest**

After an account has been created, refer to the following steps to create a new submission for residence held in trust.

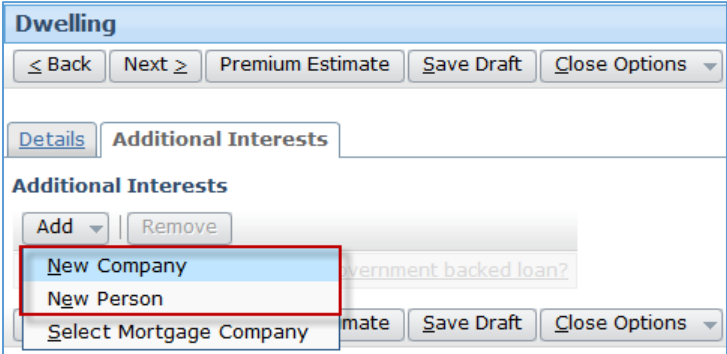
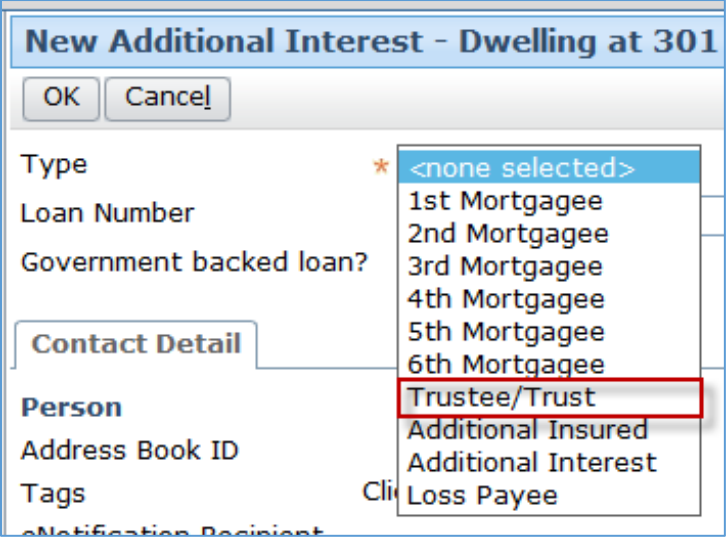
Note: If bridging from the clearinghouse, begin on Step #3.

Step	Action
1	<p>Select New Submission from the <i>Actions</i> menu:</p>  <p>Result: The <i>New Submissions</i> page appears.</p>
2	<p>Enter the effective date and select product line, then begin the submission.</p>
3	<p>On the <i>Dwelling</i> page, select the Additional Interests tab.</p> 

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Writing a Residence Held in Trust, Continued

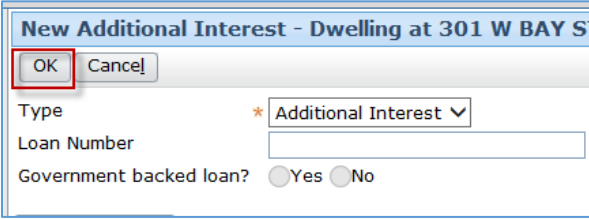
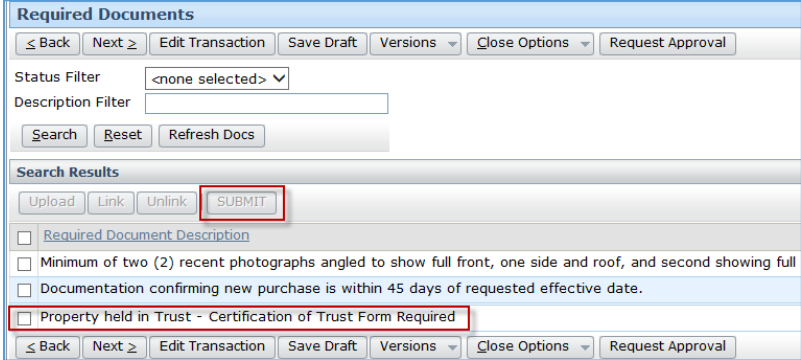
PolicyCenter
New
Business:
Adding a
Trust as an
Additional
Interest,
continued

Step	Action
4	<p>From the drop-down menu, select Add. Then select New Person for an individual or New Company for a business entity:</p>  <p>Result: The <i>New Additional Interest</i> page opens.</p>
5	<p>Select Trustee/Trust from the <i>Type</i> drop-down menu:</p> 

Continued on next page

Writing a Residence Held in Trust, Continued Continued

PolicyCenter
New
Business:
Adding a
Trust as an
Additional
Interest,
continued

Step	Action
6	<p>Complete the <i>Contact Detail</i> with the trustee/trust contact information. Then select OK:</p>  <p>Result: The trustee/trust now appears as an additional interest.</p>
7	<p>Continue the submission. On the <i>Required Documents</i> screen, upload the completed <i>Certification of Trust</i> (CIT TRUST CERT 12 17) form, along with all other required documents. Select Submit:</p> 

Continued on next page

Writing a Residence Held in Trust, Continued Continued

PolicyCenter
New
Business:
Adding a
Trust as an
Additional
Interest,
continued

Step	Action
8	<p>Select Request Approval:</p> <div data-bbox="586 422 1382 779"> <p>Required Documents</p> <p> <input type="button" value="≤ Back"/> <input type="button" value="Next ≥"/> <input type="button" value="Edit Transaction"/> <input type="button" value="Save Draft"/> <input type="button" value="Versions"/> <input type="button" value="Close Options"/> <input type="button" value="Request Approval"/> </p> <p>Status Filter: <input type="text" value="<none selected>"/></p> <p>Description Filter: <input type="text"/></p> <p> <input type="button" value="Search"/> <input type="button" value="Reset"/> <input type="button" value="Refresh Docs"/> </p> <p>Search Results</p> <p> <input type="button" value="Upload"/> <input type="button" value="Link"/> <input type="button" value="Unlink"/> <input type="button" value="SUBMIT"/> </p> <p> <input type="checkbox"/> Required Document Description <input type="checkbox"/> Minimum of two (2) recent photographs angled to show full front, one side and roof, and second showing full <input type="checkbox"/> Documentation confirming new purchase is within 45 days of requested effective date. <input type="checkbox"/> Property held in Trust - Certification of Trust Form Required </p> <p> <input type="button" value="≤ Back"/> <input type="button" value="Next ≥"/> <input type="button" value="Edit Transaction"/> <input type="button" value="Save Draft"/> <input type="button" value="Versions"/> <input type="button" value="Close Options"/> <input type="button" value="Request Approval"/> </p> </div>

End of Procedure

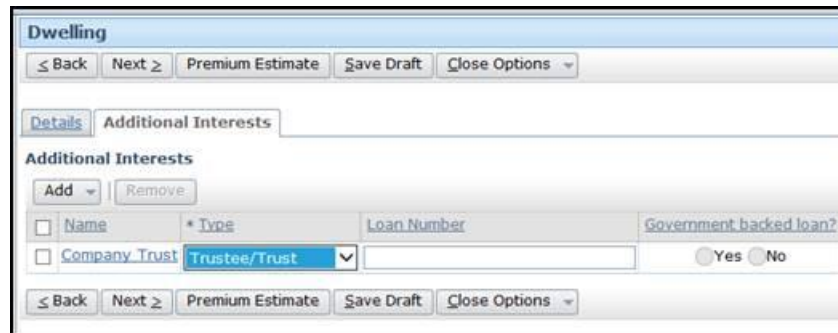
Writing a Residence Held in Trust, Continued Continued

**PolicyCenter
Policy
Change:
Availability of
the Trust
Endorsement**

Existing policies that renewed prior to 12/1/2017 are not eligible for the trust endorsement until their 2018 renewals.

In-Force/Renewal Effective Date	Date Endorsement Available
Prior to 12/1/2017	2018 renewal date and after
12/1/2017 and after	Immediately

When completing the policy change, the trustee or trust is added as an additional interest and *Trustee/Trust* is selected as the *Type* as shown below. The *Certification of Trust* form will be a required document and the appropriate *Trust Endorsement* will attach to the policy.



The screenshot shows a web interface for a 'Dwelling' policy. At the top, there are navigation buttons: '< Back', 'Next >', 'Premium Estimate', 'Save Draft', and 'Close Options'. Below this is a tabbed interface with 'Details' and 'Additional Interests' tabs. The 'Additional Interests' tab is active, showing a table with columns: Name, * Type, Loan Number, and Government backed loan?. There is an 'Add' button and a 'Remove' button above the table. The table contains one entry: 'Company Trust' with 'Trustee/Trust' selected in the 'Type' dropdown, an empty 'Loan Number' field, and radio buttons for 'Yes' and 'No'. At the bottom of the form, there are navigation buttons: '< Back', 'Next >', 'Premium Estimate', 'Save Draft', and 'Close Options'.

Note: For more information on completing a policy change, see the [Personal Lines PolicyCenter Policy Change](#) module.

End of Procedure