



Agent Informational E-Mail



Aluminum Branch Wiring

IE #008-11 – March 16, 2011

Effective 8/1/2010 and as announced in *Agent Technical Bulletin #005-10*, the *Uninsurable Properties* section of the personal residential *Rules of Practice* was amended to clarify that potentially hazardous electrical conditions include properties with aluminum branch wiring circuits.

The rule change was to address concerns related to the original installation (1965-1972) of single-strand aluminum/solid aluminum wiring connected to the lower branch circuits (receptacles, switches, lights and small appliances). Homes with aluminum main service wires and heavier 240 volt circuits that feed major appliances (e.g., dryers, ranges, air conditioners) are eligible for coverage with Citizens.

Citizens has continued to research an acceptable remediation/repair for homes with aluminum branch wiring and currently accepts homes meeting at least one of the following conditions:

- The home has been rewired completely with copper wiring.
- All aluminum-to-copper connections (e.g., light fixtures, fan fixtures, outlets and switches) have been repaired via the COPALUM crimp method.
- All aluminum-to-copper connections (e.g., light fixtures, fan fixtures, outlets and switches) have been repaired via the AlumiConn® connector method.

Note: In all cases of aluminum branch wiring, Citizens requires that all aluminum branch circuit wire connections to the service panel must have been inspected and repaired as necessary to ensure no corrosion/oxidation is present and all connections are tight, before Citizens can insure the home.

An application for a home that has all aluminum branch wiring circuit connections remediated using one of the methods above may be submitted unbound to Citizens Underwriting for review. To establish eligibility for coverage, documentation from a Florida-licensed electrician confirming that all aluminum-to-copper connections have been repaired via the COPALUM crimp method or the AlumiConn connector method must be submitted. In addition, the property must meet all other eligibility requirements.

Agents and Customer Service Representatives may submit underwriting questions via the [Contact Us](#) option on our [website](#). You should receive a response within two business days.

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