

Damage to your home can happen anytime – rain or shine. When it does, you want fast, personal and professional service to protect and restore one of your most valuable assets. Citizens is committed to providing this service and expertise to you in your time of need.

Sudden water damage?

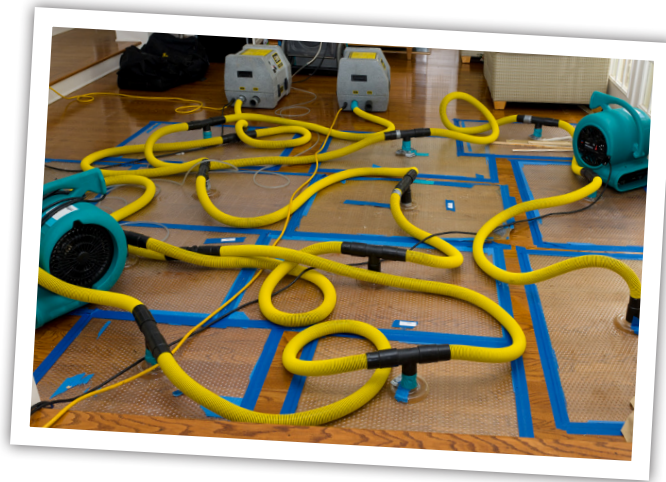
Water is a leading cause of damage in reported property claims throughout Florida. Citizens has two programs available to help you on the road to recovery when your home has water damage caused by accidental discharge or overflow of water or steam from plumbing, heating, air conditioning, automatic fire-protective sprinkler systems or household appliances. Your Citizens representative will be here to answer your questions and guide you through the process, from start to finish.

Citizens' Managed Repair Program

The Citizens Managed Repair Program offers valuable services to qualified customers whose homes have been damaged by water not related to weather. Emergency Water Removal Services provides water removal services to protect a policyholder's home from further damage caused by a water loss not caused by weather. The Managed Repair Contractor Network Program provides permanent repair services for the covered loss to return the customer's home to its pre-loss condition up to policy limits. Permanent repairs could include flooring, insulation, drywall, paint and cabinetry.

Free Emergency Water Removal Services Program

Swift action to protect your home from further damage is crucial following a water loss. Citizens offers free water removal and drying services following eligible water losses. Contact Citizens First to report your claim. We quickly determine whether this valuable service is available for your loss, and if you participate in this program, your policy deductible does not apply for this completely free service.



Managed Repair Contractor Network Program

Citizens has a network of approved contractors who can handle permanent repairs for covered damages to your home, such as flooring, insulation, drywall, paint and cabinetry. You work with local contractors who are vetted, licensed, insured, and have agreed to meet Citizens' high standards for customer service. Any approved work is guaranteed by the contractor for five years. Your policy deductible applies for the covered permanent repairs.

Using Citizens' Managed Repair Program



Need to report a claim?
Contact Citizens First

Report it online via myPolicy at
www.citizensfla.com/mypolicy
24 hours a day, seven days a week

866.411.2742

This brochure is for informational purposes. In the event of any inconsistency between this brochure and your insurance policy, the terms of the insurance policy control.

La versión en español está disponible en
<https://www.citizensfla.com/brochures>.



Citizens Property Insurance Corporation
866.411.2742
www.citizensfla.com



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First Notice of Loss

You notice water on the floor in front of the refrigerator due to a broken water line in the wall. Remembering to *Contact Citizens First*, you report your claim. The Citizens representative explains our free emergency water removal services program. You choose to participate in the program, and Citizens immediately contacts the mitigation vendor to request service. Within one hour of reporting your claim, the mitigation contractor contacts you to arrange dry-out services.

If you choose *not* to participate in the program and use your own mitigation contractor, your claim is subject to a \$3,000 limit for water mitigation services, less any applicable deductible.

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Emergency Water Removal Services

Within four hours of calling to report your claim and accepting our offer of free water removal services, your mitigation contractor has scheduled time with you to arrive on-site to begin dry-out services. The dry-out process may take several days depending on the severity of damage. Even if you have used our service and the loss is not covered, you are not responsible for payment of the mitigation services.

Using your own mitigation contractor? Coverage for reasonable emergency measures taken in response to a covered water loss is limited to a maximum of \$3,000, less any applicable deductible. If you have not reported your claim to Citizens already, do so immediately to ensure that you comply with policy requirements. Citizens will arrange to have an adjuster come out and inspect the damage to determine the cause of loss.

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Inspection

After dry out is complete, a Citizens adjuster inspects your property and determines the cause of loss. In this example, your loss is covered, and the contractor writes a repair estimate for permanent repairs. If you have used our Emergency Water Removal Services, the mitigation contractor and the adjuster discuss the estimate and come to an agreement on the covered permanent repairs. The estimate for repairs will be reviewed with you before work begins.

Even if you used your own mitigation contractor, your policy requires you to notify Citizens of the loss and allow a Citizens adjuster to inspect your property *before* repairs begin to determine the cause of loss and extent of covered damage. Your claim for water mitigation for a covered loss is limited to \$3,000 *after* any applicable deductible. The amount paid for mitigation, up to \$3,000, also reduces the amount of money available within the total \$10,000 sublimit -- the sublimit for permanent repairs for water loss not caused by weather if you do not participate in the Managed Repair Contractor Network Program. Should your loss not be covered and you have used your own mitigation contractor, your costs are not reimbursed.

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Managed Repair Contractor Network

While discussing the estimate for repairs, your Citizens adjuster lets you know about the Managed Repair Contractor Network Program (Contractor Network Program). Having repairs made through the Contractor Network Program connects you with local contractors who provide a five-year workmanship guarantee on covered repairs. After choosing to participate in the Contractor Network Program, you sign the work authorization and pay your policy deductible.

Even if you used your own mitigation contractor, you may be eligible for repairs through the Contractor Network Program. Ask your adjuster for details.

If you choose *not* to participate in the Contractor Network Program and hire your own contractor, your claim is subject to a \$10,000 sublimit, which is inclusive of permanent repairs and any amount paid by Citizens for reasonable emergency measures if you also declined Citizens' offer of free emergency water removal services.

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During Repairs

As work begins on the repairs, your adjuster will reach out to you to monitor progress and answer any questions you might have. They will work with you to set up a regular update call to ensure all repairs are progressing and meeting your expectations.

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Completion and Satisfaction

Once repairs are complete, you should ask your contractor to walk through everything with you to make sure the repairs have been completed to your satisfaction. Your contractor will ask you to sign a *Certificate of Satisfaction*. The contractor also should provide you information about the workmanship guarantee for covered permanent repairs as well as contact information.

Once the contractor submits the signed *Certificate of Satisfaction*, we will issue a check payable to you and your contractor. You will receive a closing letter from Citizens in the mail to confirm the final process.

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Final Survey

Citizens will reach out after the entire process is complete to gather feedback and answer any questions you might have.



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