

2020 Hurricane Season Information

May 29, 2020

It's hard to believe that the 2020 hurricane season begins soon, and weather experts are predicting [an active season](#). Citizens wants to help you, your staff and our policyholders in preparation.

How You Can Help Your Customers

The information you verify prior to a hurricane's landfall will help with claims processing efficiency and improve customer service in the event of a catastrophic event:

- Encourage your customers to register for [myPolicy](#) so they can view policy, claims and billing information and, if applicable, make premium payments.
- Provide your Citizens customers our [Hurricane Coverage: What You Need to Know](#) brochure.
- Verify and update customer contact and policy information, including:
 - Mailing address, phone numbers (home and cell) and email addresses
 - Named insured(s) on the policy
- Verify and update mortgagee(s) and additional interests, if applicable.
- Review your Citizens book of business to ensure that policyholders have adequate coverage and appropriate deductibles. Agency principals can request their book-of-business listing by emailing agents@citizensfla.com or by completing the online form in the *myAgency* section of the *Agents* website.
- Ensure your customers understand that hurricane losses should be reported even if they are below the hurricane deductible. These losses would count toward meeting the calendar-year hurricane deductible if another hurricane damaged the property.

Citizens will email hurricane season [information](#) to policyholders with email addresses on file (except those who have had their policy assumed and those without wind coverage).

Binding Suspension

Agents will be notified by email, on the website and in PolicyCenter® when binding is suspended or restored based on a tropical storm or hurricane watch or warning issued by the National Weather Service for any part of Florida.

During a binding suspension, agents cannot bind applications for new coverage or policy changes for increased coverage; however, they can update policyholder contact information and mortgage company information.

Claims and Loss Reporting

To report a loss, advise policyholders to:

- Submit it via [myPolicy](#)
 - Call Citizens at our toll-free Claims Hotline: 866.411.2742, which is available 24/7
 - Call you, and you can report it via PolicyCenter
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Note

See the *Resources* section below for more information.

After a Loss

After filing the claim, advise policyholders to do the following if they are able to safely:

- Take photos of the damaged property.
- Protect the property from further damage.
- Keep all receipts regarding any repairs and expenses.

Ensure your affected Personal Lines policyholders are aware of two important policy provisions that require them to:

- Take reasonable emergency measures for the sole purpose of protecting covered property from further damage when experiencing a loss
 - Give prompt loss notice to Citizens. Except for reasonable emergency measures taken under the policy provisions regarding reasonable emergency measures, there may be no coverage for repairs that begin before one of the following occurs:
 - 72 hours after the loss is reported to Citizens
 - Loss is inspected by Citizens
 - Verbal or written approval is provided by Citizens
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Resources

For more information about claims reporting and storm preparation, see Citizens' online resources:

- [Call Citizens First](#) section of the *Agents* site
- In the [Training](#) section of the *Agents* site, on both the *Commercial* and *Personal* pages:
 - [First Notice of Loss \(FNOL\)](#) job aid
 - [Claims Information and Loss Run Report in PolicyCenter](#) job aid
 - Personal Lines: [Adding, Updating or Removing the Mortgagee or Payor](#) job aid

- Commercial Lines: [Adding, Updating or Removing the Mortgagee or Payor](#) job aid

 - [FAQs](#) and search by keywords:
 - *FNOL*
 - *Claims*
 - *+Loss +run +reports*
 - How do I submit a claim in myPolicy? FAQ [3893](#) (for registered policyholders)
 - *myPolicy Overview for Agents* [job aid](#)
 - [Claims](#) section on the *Public* site
 - [Storms](#) section on the *Public* site
 - [Brochures](#) section on the *Public* site, which is accessible from the [Learning](#) section
 - Other helpful websites:
 - [Hurricane Ready](#)
 - [Thunderstorm Ready](#)
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