

2021 Hurricane Season Information

May 20, 2021

The 2021 Atlantic hurricane season is predicted to be more active than usual, according to the Colorado State University [Tropical Meteorology Project](#). Citizens wants to help you, your staff and our policyholders be prepared.

How You Can Help Your Customers

The information your agency verifies 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. Order this and other [brochures](#) using our [online form](#).
 - Verify and update the following:
 - Customer contact and policy information
 - Mortgagee(s) and additional interests, if applicable
 - Review your Citizens book of business to ensure that policyholders have adequate coverage. Agency principals can request their book-of-business listing via myAgency. For details, refer to Page 40 in the [myAgency User Guide](#).
 - 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.
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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.

Note: See the *Resources* section below for more information.

After filing the claim, advise policyholders to do the following if they can do so 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

Catastrophe Response Centers

If Florida is impacted by a storm, Citizens may set up one or more Catastrophe Response Centers (CRCs), as needed, to provide immediate response to policyholders. Agents will be notified once a site is determined. CRC staff will:

- Process first notices of loss
- Make advance payments for additional living expenses, when warranted
- Answer questions and offer general assistance

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 Job Aids* and *Personal Job Aids* 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](#) page on the *Public* site, which is accessible from the [Learning](#) section

Other helpful webpages include:

- [Hurricane Ready](#)
- [Thunderstorm Ready](#)

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