

2016 Storm Season Information

May 23, 2016

The following information is provided to assist you and your staff in preparing for the 2016 storm season.

How You Can Help

The information you verify prior to storm season will help with efficient claims processing and improve customer service in the case of a catastrophic event:

- Verify and update policyholder contact and policy information, including:
 - Mailing address, phone numbers and email addresses
 - Named insured(s) on the policy
 - Mortgagee(s) and additional interests, if applicable
 - Review your Citizens book of business to ensure that policyholders have adequate coverage and appropriate deductibles. We can provide the agency principal with a book-of-business listing within one business day. Submit your request via agents@citizensfla.com.
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Binding Suspension

Under Citizens' binding suspension rule:

No application for new coverage or endorsement for increased coverage may be bound, written or issued, or monies received, regardless of effective date, when a tropical storm or hurricane watch or warning has been issued by the National Weather Service for any part of the state of Florida.

Claims and Loss Reporting

Make sure impacted personal lines policyholders are aware of new policy language effective July 1, 2016, about *Loss Reporting and Reasonable Emergency Measures*. For details, refer to *Personal Lines Bulletin: Changes to Policy Language that Impact Claim Payments and Coverage*.

- Citizens has developed a frequently asked questions document for policyholders about the new policy

language. See Answer ID 3243 in Knowledge Base.

- Advise policyholders to *Call Citizens First* to report a loss. Contact our 24/7 toll-free Claims Hotline at 866.411.2742.
 - Citizens can provide printed versions of our brochure, *Reporting a Claim in Four Easy Steps*.
 - After a storm, instruct policyholders to:
 - Call Citizens First and report the claim immediately
 - Take photos and/or video of property damage
 - Take reasonable emergency measures to protect the property from further damage or prevent unwanted entry to the property
 - If reasonably possible, retain the damaged property for Citizens to inspect
 - Keep detailed receipts
 - Be cautious of unsolicited vendor service offers. Advise the policyholders to understand the contract provisions before signing.
 - Refer policyholders to the [Catastrophe Claims](#) section on Citizens' website for more information and direction
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PolicyCenter

Agents can report a first notice of loss (FNOL) in PolicyCenter[®]:

1. Locate the policy in PolicyCenter, and select **Actions > New FNOL**.
2. Complete the fields, and select **Submit**.
3. To retrieve the claim number and adjuster's name, wait a moment, and then click **Claims**.

Note: A *Catastrophe* field is on the *FNOL* screen. You can indicate whether the loss is related to a catastrophic event by entering the loss date, selecting **Search** and choosing the appropriate event from the search results. The *Catastrophe* field is not a required field; however, if the *Loss Date* and *Loss Cause* information relate to a catastrophic event, you will receive a message to select the appropriate event.

You also can report a loss by contacting our 24/7, toll-free Claims Hotline at 866.411.2742. A claims representative will call the policyholder with the adjuster's contact information.

Citizens Is Ready: Emergency Operations Center

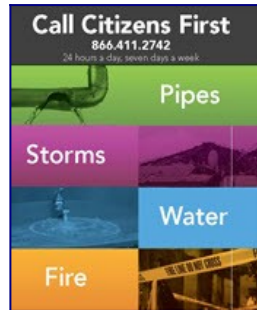
If Florida is impacted by a storm, Citizens may set up one or more emergency operations centers (EOCs) as needed, to provide immediate response to policyholders. Agents will be notified once a site is determined. EOC staff will:

- Process FNOLs
 - Make advance payments for additional living expenses when warranted
 - Answer questions and offer general assistance
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Resources

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

- FNOL job aids in the *Training* section of the *Agents* site
- *Search Frequently Asked Questions* (also known as Knowledge Base), and search by keywords *FNOL* or *Claims*
- [Storms](#) section on *Public* site
- [Claims](#) section on the *Public* site
- *Call Citizens First* section of the *Agents* site



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