

2017 Hurricane Season Information and Changes

May 25, 2017

The 2017 hurricane season begins June 1, yet the Atlantic Ocean already has produced Tropical Storm Arlene, which was only the second named storm on record to have formed in April. Citizens urges you to prepare for this year's hurricane season and provides the following information to assist you and your staff in preparing.

Storm Watch/Warning Issuance Changes

Due to advances in forecasting, beginning in 2017, the National Weather Service (NWS) may issue advisories, watches and warnings for weather disturbances that are not yet a tropical cyclone but pose a threat of bringing tropical storm or hurricane conditions to land areas within 48 hours. Previously, NWS was not permitted to issue watches and/or warnings until after a tropical cyclone officially had formed.

Currently, Citizens' binding restrictions remain the same and will take effect when the NWS issues a tropical storm or hurricane watch or warning for any part of Florida. Citizens will send updated information if any changes are made to its binding suspension rule.

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.

PolicyCenter[®] and the Citizens website will advise of binding suspensions. Citizens' appointed agents also will be notified via email when binding is suspended or restored.

How You Can Help Your Customers

The information you verify prior to storm season will help with claims processing efficiency and improve customer service in the event 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
 - 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. Citizens can provide the agency principal with a book-of-business listing within one business day. Submit your request via agents@citizensfla.com.
 - Ensure Citizens' policyholders know that calendar-year hurricane deductibles can be exhausted only once during each calendar year.
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Claims and Loss Reporting

Advise policyholders to contact you or Call Citizens First to report a loss at Citizens' 24/7 toll-free Claims Hotline: 866.411.2742.

As reported in the [Changes to Policy Language that Impact Claim Payments and Coverage](#), ensure your impacted personal lines policyholders are aware of two important policy provisions that require them to:

- Take reasonable emergency measures for the sole purpose of protecting the property from further damage when experiencing a loss.
- Give prompt loss notice to Citizens. Except for the policy provisions regarding reasonable emergency measures, there may be no coverage for permanent 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

For details, refer to:

- *At a Glance: Policy Language Changes that Impact Claim Payments and Coverage*
- *Emergency Repairs: flyer for affected policyholders (En español)*

Instruct policyholders to do the following after a storm:

- Call Citizens and report a loss 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. With assignment of benefits (AOB) contracts, policyholders give up the right to manage their claims and ensure it is resolved in a timely manner and completely. Advise the policyholders to understand AOB contract provisions before signing one.
- Refer policyholders to the [Catastrophe Claims](#) section on Citizens' website for more information and

direction.

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 **Finish**.
3. To retrieve the claim number and adjuster's name, wait a moment, and then click **Claims** under *Tools* in the left sidebar.

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

Customer Outreach

Citizens has the following brochures for your Citizens policyholders:

- [Assignment of Benefits: What You Need to Know \(En español\)](#)
- [Policy Changes Emergency Repairs \(En español\)](#)
- [Reporting a Claim in Four Easy Steps \(En español\)](#)
- [Are You Prepared for Storm Surge/Flood Loss? \(En español\)](#)
- [Hurricane Preparedness Checklist \(En español\)](#)
- [Hurricane Preparedness Kit \(En español\)](#)
- [Preparing a Home Inventory \(En español\)](#)

To order free copies, email Sara Golding with your agency's name, mailing address and quantity for each. You also can download copies directly from the Brochures page of the Citizens website.

Catastrophe Response Center

The Citizens Emergency Operations Center (EOC) has been renamed the Catastrophe Response Center (CRC). If Florida is impacted by a storm, Citizens may set up one or more CRCs, as needed, to provide immediate response to policyholders. Agents will be notified once a site is determined. CRC 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 Citizens' online resources:

- FNOL job aids in the Training section of the Agents site
 - *Search Frequently Asked Questions*, 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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