Preparation for Hurricane Irma

September 06, 2017

As Citizens prepares for the arrival of Hurricane Irma, we:

- Invite all our appointed agents to join us for a webinar tomorrow, Thursday, September 7, at 3 p.m. to discuss our hurricane response plans. Register for the webinar here.
- Sent a prestorm email today to policyholders with an email address on file, with the exception of those who have had their policy assumed and those without wind coverage.
- Added new *Quick Reference: Hurricane Coverages* documents to our website to help you answer policyholders questions regarding coverage during this type of event. These documents are located in the *Personal* and *Commercial* sections on the *Training* page of the *Agents* site.
- Added a Hurricane Irma page to our website, which includes information about evacuations, storm tracker information, and other storm resources. Once Citizens deploys its Catastrophe Response Centers (CRCs), locations and operating hours will be posted on this page.

Below are some additional reminders to assist you and your staff in your preparations.

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 and credentialed licensed customer representatives also will be notified via email when binding is suspended or restored.

The National Weather Service 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.

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. A claims representative will call the policyholder with the adjuster's contact information.

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.

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 claim 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.

As reported in the Changes to Policy Language that Impact Claim Payments and Coverage, ensure your impacted HO-3, HO-6 and DP-3 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)

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

Book of Business reports

Citizens can provide the agency principal with a book-of-business listing within one business day. Submit your request via agents@citizensfla.com.

Resources

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

- *Quick Reference: Hurricane Coverages* listed on the *Personal* and *Commercial* section on the *Training* page of the *Agents* site
- 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

If you have questions or need additional support, contact Citizens via:

- Phone: 800.737.5822, weekdays, 8 a.m.-5 p.m.
- Email: Use the Contact Us feature on the *Agents* website

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