

# PolicyCenter Enhancements for Loss Details and 2018 Hurricane Season Information

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**May 31, 2018**

The following information is provided to assist you and your staff in preparing for the 2018 hurricane season. Additionally, new PolicyCenter<sup>®</sup> features allow agents to view more claim details, view and print loss run reports, and process certain policy changes during a binding suspension.

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## PolicyCenter Enhancements

Agents now can access the following information on the Claims screen of each policy with a claim:

- Claim details, including:
  - Claim number
  - Loss date
  - Loss and subloss of cause
  - Claim status
  - Date closed, if applicable
  - Assigned adjuster's name
- Claim payment details, including:
  - Check number
  - Status
  - Amount
  - Issue date
  - Pay to
  - Mailing address
- Loss run report

*Note:* For policies that are not in PolicyCenter, agents should continue to request a loss run report in the [Contact Us](#) section of Citizens' website.

See the *Resources* section below for job aid information.

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# 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:

- Verify and update customer 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 the request via [agents@citizensfla.com](mailto:agents@citizensfla.com).
  - Ensure your customers understand that hurricane losses should be reported even if they are below the hurricane deductible, because these losses would count toward meeting the calendar-year hurricane deductible if another hurricane damaged the property.
  - Encourage your customers to register for [myPolicy](#) so they can view policy, claims and billing information, and to make premium payments.
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## Binding Suspension

Agents now are able to make policy changes that do not change the premium amount during a binding suspension, including policyholder contact information and mortgage company changes.

PolicyCenter and the Citizens website will advise about binding suspensions when a tropical storm or hurricane watch or warning has been issued by the National Weather Service for any part of Florida. Citizens' appointed agents also will be notified via email when binding is suspended or restored.

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

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

As reported in the April 27, 2016, [Personal Lines Bulletin](#), 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 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

Agents can report an FNOL in PolicyCenter:

1. Locate the policy in PolicyCenter, and select **Actions** → **New FNOL**.
2. Complete the fields, and select **Finish**.

*Note:* To retrieve the claim number and adjuster's name, wait a moment after completing Step 2, and then click **Claims** under *Tools* in the left sidebar.

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## 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 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:

- [Call Citizens First](#) section of the *Agents* site
- In the *Training* section of the *Agents* site:
  - [First Notice of Loss \(FNOL\)](#) module
  - [Claims Information and Loss Run Report in PolicyCenter](#) job aid
- Search *Frequently Asked Questions*, and search by keywords:
  - *FNOL*
  - *Claims*
  - *Loss run reports*
- [Storms](#) section on the *Public* site
- [Claims](#) section on the *Public* site
- Policyholder brochures in the *Learning* > *Brochures* section of the *Public* site:
  - [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 \(En español\)](#)

*Note:* Agents can request free printed copies of any of our brochures by emailing [Sara Golding](#) with the amount needed (minimum of 25), the street address for delivery and whether Spanish versions are needed.

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## Connect With Us

Stay up to date about the latest news, information and program initiatives from Citizens by liking us on [Facebook](#) and following us on Twitter: [@Citizens\\_Agents](#).

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- [mailto:?subject=PolicyCenter Enhancements for Loss Details and 2018 Hurricane Season Information&body=Check out this site I came across http://www.citizensfla.com/agent-updates-bulletin?p\\_p\\_id=com\\_liferay\\_journal\\_web\\_portlet\\_JournalPortlet&p\\_p\\_lifecycle=2&p\\_p\\_state=exclusive&p\\_p\\_resource\\_id=exportArticle&p\\_p\\_cacheability=cacheLevelPage&com\\_liferay\\_journal\\_web\\_portlet\\_JournalPortlet\\_groupId=20702&com\\_liferay\\_journal\\_web\\_portlet\\_JournalPortlet\\_articleId=7368112&com\\_liferay\\_journal\\_web\\_portlet\\_JournalPortlet\\_plid=1490056&com\\_liferay\\_journal\\_web\\_portlet\\_JournalPortlet\\_portletResource=com\\_liferay\\_asset\\_publisher\\_web\\_portlet\\_AssetPublisherPortlet\\_INSTANCE\\_3YC3hsskaUbZ&com\\_liferay\\_journal\\_web\\_portlet\\_JournalPortlet\\_targetExtension=pdf](mailto:?subject=PolicyCenter%20Enhancements%20for%20Loss%20Details%20and%202018%20Hurricane%20Season%20Information&body=Check%20out%20this%20site%20I%20came%20across%20http://www.citizensfla.com/agent-updates-bulletin?p_p_id=com_liferay_journal_web_portlet_JournalPortlet&p_p_lifecycle=2&p_p_state=exclusive&p_p_resource_id=exportArticle&p_p_cacheability=cacheLevelPage&com_liferay_journal_web_portlet_JournalPortlet_groupId=20702&com_liferay_journal_web_portlet_JournalPortlet_articleId=7368112&com_liferay_journal_web_portlet_JournalPortlet_plid=1490056&com_liferay_journal_web_portlet_JournalPortlet_portletResource=com_liferay_asset_publisher_web_portlet_AssetPublisherPortlet_INSTANCE_3YC3hsskaUbZ&com_liferay_journal_web_portlet_JournalPortlet_targetExtension=pdf)