

Alternative Dispute Resolutions

August 08, 2018

To assist Citizens customers who are experiencing difficulties with a claim, Citizens wants you to be aware of the available options prior to a policyholder taking costly legal action:

- Select [Contact Us](#) located at the top of the Public website, then select **Existing Claim** from the *Topic* drop-down menu. Complete the fields and choose **Submit**. The claim issue will be routed to the appropriate staff for handling.

Note: For disputes regarding services to be performed under the Managed Repair Program endorsement, an appraisal is required before a suit may be filed. For more information, refer to the *Resources* section below.

- Florida law allows policyholders the right to initiate one of the following established dispute-resolution programs that are administered by the Florida Department of Financial Services (DFS):
 - *Residential Property Mediation*
 - *Commercial Residential Mediation*
 - *Sinkhole Neutral Evaluation Program*

Personal Residential and Commercial Residential Mediation

The DFS *Residential Property Mediation* and *Commercial Residential Mediation* programs allow the policyholder and a neutral third-party mediator to meet face-to-face with a Citizens claim specialist who has authority to settle the claim, and:

- The mediator encourages and assists in the resolution of the dispute without dictating the outcome.
- The programs are nonbinding and generally free to the policyholder.

Sinkhole Neutral Evaluation

If Citizens denies a sinkhole claim, or if the policyholder and Citizens cannot agree on the method of repair and remediation, the policyholder can request an evaluation of the claim via DFS's *Sinkhole Neutral Evaluation Program*. DFS will provide an impartial professional engineer or professional geologist to review the claim to provide an impartial evaluation.

Notes about these DFS-administered programs:

- For more information, visit the [Mediation and Neutral Evaluation page](#) on the DFS website.
 - Prior to scheduling a mediation hearing, DFS may reach out to Citizens on behalf of the policyholder to attempt to resolve the dispute.
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Resources

For more information, log in to the *Agents* site, and:

- See the mediation section of each Personal Lines policy form. For access to the forms, select **Personal** → **PR-M** or **PR-W** and then the applicable policy type.
- See the mediation section in the [Florida Changes](#) endorsement (CIT CR 01 25) for commercial residential risks. Select **Commercial** → **CR-M** or **CR-W**, and then scroll down to the endorsement.
- Select **Programs** → **Sinkholes** → **Sinkhole Claims**.
- Select **Programs** → **Sinkholes** → **Sinkhole Claims** → **Sinkhole Investigations**.
- Select **Search** → **Search Frequently Asked Questions** (FAQs), enter *mediation*, *claim disputes* or *neutral evaluation* into the search field.
- Select **News** → **Bulletins** → **Personal Lines** → [PL: Updated Policy Language and New Coverage Limits for Nonweather Water-Related Losses](#).

Citizens also has policyholder resources on the *Public* site:

- Select **Insurance** → **Programs** → **Sinkholes** → **Sinkhole Investigations** for the [Settling Your Sinkhole Claim – Where to Find Help](#) brochure.
- Select **Claims** → **Report a Claim**, and under the *Spotlight* section, select the [Homeowner Claims Bill of Rights](#)
- Select **Learning** → **Brochures** for the following in the *Claims* section:
 - [You've reported your claim to Citizens. What happens now?](#)
 - [Understanding the Sinkhole Claims Process](#)

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