

2019 Hurricane Season Information

May 13, 2019

The following information is provided to assist you and your staff in preparing for the 2019 hurricane season.

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:

- Provide your Citizens customers our [Hurricane Coverage: What You Need to Know](#) brochure.*
 - 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 that provides this information. Request by emailing agents@citizensfla.com or by completing the online form in the *myAgency* section of the *Agents* website.
 - Ensure your customers understand that hurricane losses should be reported even if they are below the hurricane deductible. 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, if applicable, make premium payments.
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Binding Suspension

Agents will be notified by email, on the website and in PolicyCenter[®] when binding is suspended or restored based on a tropical storm or hurricane watch or warning issued by the National Weather Service for any part of Florida.

During a binding suspension, agents cannot bind applications for new coverage or policy changes for increased coverage; however, they can update policyholder contact information and mortgage company information.

Claims and Loss Reporting

To report a loss, advise policyholders to:

- Submit it via myPolicy
- *Call Citizens First* at our toll-free Claims Hotline: 866.411.2742, which is available 24-7
- Call you, and you can report it online via PolicyCenter

Note: See the *Resources* section below for more information.

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

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 covered 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

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 first notices of loss
- Make advance payments for additional living expenses, when warranted
- Answer questions and offer general assistance

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, on both the *Commercial* and *Personal* pages:
 - [First Notice of Loss \(FNOL\)](#) job aid

- [Claims Information and Loss Run Report in PolicyCenter](#) job aid
- Search *Frequently Asked Questions*, and search by keywords:
 - *FNOL*
 - *Claims*
 - *Loss run reports*
- *How do I submit a claim in myPolicy?* FAQ answer ID [3893](#)
- *myPolicy Overview for Agents* [job aid](#)
- [Storms](#) section on the *Public* site
- [Claims](#) section on the *Public* site

Citizens also has a variety of policyholder brochures to further assist policyholders in claim reporting and storm preparation. These brochures can be found in the *Public* website. Select **Learning** > [Brochures](#).

*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.

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=2019 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=9932494&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=2019%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=9932494&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)