

Takeout Company: Claims Reimbursement Process

Takeout companies (TOCs) are responsible for losses that occur on or after the date of assumption on all policies through the date that the policies renew with the TOCs. TOCs may not deny claims with a date of loss between the assumption date and the expiration date of the Citizens policy if the loss is covered pursuant to the policy and there are no applicable exclusions or defenses.

If a policy is untagged, however, and the TOC has incurred a claims expense, the TOC can request reimbursement by emailing depop.questions@citizensfla.com. The TOC is responsible for submitting all documentation related to the settlement of the claim file for review and consideration. This includes, but is not limited to:

- An account of expenses related to Additional Living Expense
- Building damage estimate
- Contractors estimates (if used for settlement)
- Expert reports
- Invoices for expert services
- Lease information
- Personal property inventory forms (receipts or proof of ownership as warranted)
- Police and/or fire reports
- Photos
- Proof of payment for indemnity and expenses
- Public adjuster letter of representation
- Recorded statement (if one was obtained)

1 Policy Is Untagged

Takeout companies (TOCs) are notified when policies are untagged from an assumption. If there is a claim on an untagged policy, the TOC should close the claim and advise the policyholder to contact Citizens to process the claim.

2 TOC Identifies Expenses Incurred

Once the policy is untagged and the claim has been closed, the TOC should determine any expenses that were incurred as a result of the claim and compile documentation.

3 Submit Request to Depopulation Unit

Reimbursement requests must be submitted to depop.questions@citizensfla.com using the most recent version of the *Takeout Company Claims Reimbursement Request* spreadsheet. This serves as a comprehensive list of all claims reimbursement requests for the company. Once submitted, the Depopulation Unit reviews the request and adds details before submitting the request to Claims for processing.

4 Claims Requests Documentation

Claims will review the request and communicate with the TOC regarding any additional required documentation. Once the request is completed, Claims will provide an updated *Takeout Company Claims Reimbursement Request* spreadsheet to the Depopulation Unit and the TOC.