

# Reporting a Claim in Four Easy Steps

1

Call Citizens First at 866.411.2742, available 24/7. Call as soon as you are aware of or suspect damage.

If possible, have:

- Policy number
- Contact information, including temporary addresses or phone numbers
- Damage description
- Mortgage company information (if applicable)

You'll receive a claim number and your claims adjuster contact information.



Report

2

Your claims adjuster will inspect your damages. Before the inspection:

- Photograph damages before making emergency repairs.
- Make emergency or temporary repairs (turn off water, tarp roof, etc.).
- Inventory damaged items. Keep damaged contents safe for inspection.
- Keep repair and additional living expense receipts.
- Prepare questions for your adjuster.
- Get a copy of any related fire or police reports.
- Give your adjuster any photos, receipts, repair estimates and other documents.



Inspect

3

Citizens will review your claim:

- If your loss is covered, Citizens will issue payment.
- If your loss is not covered, Citizens will provide an explanation in writing.

*Your deductible is the amount of a covered claim that is your responsibility. It can be a specific dollar amount or a percentage of the total insurance coverage amount on your policy. Payments are only made if covered losses exceed your deductible.*



Review

4

Citizens will issue payment for covered damages:

- If the repairs exceed the estimate, call Citizens at 866.411.2742 to see whether you are eligible for additional payments.
- Outdated information can delay your payment. Tell Citizens if your name, mailing address or mortgage information changes.
- Citizens must include any mortgagee as a payee. Ask your mortgage company how it endorses claim checks.



Payment

#CallCitizensFirst  
www.citizensfla.com

