

Claim Reporting Checklist



Policy Number:

- Contact information
- Damage description
- Mortgage company information
- Take photos of the damage
- Make emergency or temporary repairs
- Prepare an inventory of damaged items
- Compile a list of questions for your adjuster
- Keep receipts from any repairs
- Get a copy of the fire or police report



Call Citizens First
866.411.2742
24 hours a day, seven days a week



www.citizensfla.com

Reporting a Claim in **Four Easy Steps**



1 Report



Call Citizens First at **866.411.2742** (available 24/7) as soon as you become aware of or suspect damage to your insured property. You can report a claim to Citizens, at no cost, even before you know the full extent of damage. Citizens will work to determine the full extent of damages and make sure any covered damage is repaired quickly, safely and with high-quality workmanship.

If possible, have the following information available when you call:

- Policy number (available on your policyholder ID card or the front pages of your policy)
- Contact information, including any temporary addresses or phone numbers
- Damage description
- Mortgage company information (if applicable)

Call even if you are missing some of this information; Citizens can assist you. During your call, you will receive a claim number and contact information for the claims adjuster assigned to your claim. Your adjuster will call you to schedule an inspection of your property.

2 Inspect

Your safety is Citizens' first priority. Make sure you are safe and your property is secure. If your property is unsafe, do not attempt to enter your home. Allow Citizens' trained adjusters to inspect and determine the damage to your home. Your adjuster will provide you with their contact information and confirm your contact information and details of the loss. They also may suggest temporary repairs.

If safety and common sense allow, take steps to reduce further property damage and safeguard your home. For example:

- Take photos of damaged areas before making temporary repairs or removing items.
- Make emergency repairs to prevent further damage (turn off your water, cover your roof or remove standing water). Your adjuster will authorize covered permanent removal or repairs after the inspection.
- Prepare an inventory of damaged items. Keep damaged contents in a safe place so the adjuster can inspect those items.
- Create a list of questions for your adjuster.
- Keep receipts from any temporary repairs or additional living expenses.
- Get a copy of the fire or police report, if appropriate.

Citizens must inspect damages to determine reasonable repairs. During the inspection, your adjuster will:

- Review your loss and assess any damage
- Collect any photos, receipts and repair estimates

3 Review



Following the inspection, your claim will be reviewed by a Citizens claims examiner. If the loss is covered and the cost of the damage is more than your deductible, the examiner will submit your claim for payment. If the damage is not covered under your policy, Citizens will provide an explanation in writing. Citizens will answer any questions you have regarding your claim.

You can review your policy and discuss your coverage with your agent at any time.

Your deductible is the amount of a covered claim that you must pay. Your deductible may be a:

- Dollar Amount – A fixed amount (\$500, \$1,000, etc.) that will not change unless you purchase a higher or lower deductible.
- Percentage – Based on a percentage of your home's insured value. For example, a 2 percent deductible on a home insured for \$200,000 would be \$4,000. Percentage deductibles will change if the insured value of your home changes.

4 Receive Payment



Citizens pays you the agreed-upon amount.

- If the actual cost of repairs/replacement turns out to be more than the original submitted estimate, call us at 866.411.2742 to see whether you are eligible for additional payments.
- Let your agent know if your name, mailing address or mortgage company has changed. Outdated information can delay your payment.
- Citizens *must* include any mortgagee as a payee. (Ask your mortgage company representative how it endorses claim checks.)



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