



CitizensAdvisor

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## Citizens urges policyholders to plan as the 2020 hurricane season heats up

TALLAHASSEE, FL – Citizens Property Insurance Corporation is urging its policyholders and all Floridians to again take steps to prepare themselves for the 2020 storm season.

As COVID-19 continues to impact the state, Citizens has taken steps to adapt its catastrophe response plans to protect its customers and employees while filling key leadership positions and strengthening its financial stability by transferring risk to the global reinsurance and capital markets.

"Though we all hope for an uneventful hurricane season, Citizens has the personnel, equipment, planning and financial stability to be there when our customers need us most," said Barry Gilway, Citizens President/CEO and Executive Director. "Citizens is ready."

To help all Floridians, Citizens has partnered with the Florida Public Radio Emergency Network (FPREN) to bring the latest news about catastrophic weather impacting your area. Following a storm, FPREN updates can be heard on public radio stations. An updated mobile app is available for download from the [Florida Storms website](#).

The Citizens website features a [Storm Tracker feed](#), which delivers real-time [National Hurricane Center](#) updates directly to your desktop and mobile device through its [website](#). Citizens also offers storm preparation and response information through [Facebook](#) and Twitter at [@citizens\\_fla](#).

Going into the 2020 hurricane season, policyholders should:

- Update your [disaster supply kit](#) with additional supplies as recommended by the [Centers for Disease Control](#) (CDC), learn your [evacuation route](#) and develop a family communication plan that includes emergency contact information. Don't forget to [create a plan for your pets](#)! Not all emergency shelters allow pets.
- Register for [myPolicy](#) to view your policy, claims and billing information. Verify that Citizens has up-to-date contact and mortgage information. You can also use [myPolicy](#) to submit a claim online.
- Ensure that all key [property and family information](#) (insurance policies, health records, financial records, pet records, identification details, [home inventory](#), etc.) are stored in a safe, waterproof and easy to access location.

If you suffer property damage, remember to [Call Citizens First](#) at 866.411.2742 or visit [myPolicy](#) to report a claim. Representatives are available 24/7. More information can be found on the [Citizens website](#).

June 18, 2020

### Events

June 24 @ 9 a.m.

[Citizens Board of Governors](#)

Teleconference:  
1.888.942.8686, Access code 944 710 6691#

### Spotlight



**Jeremy Pope**

VP - Customer Experience

### Policies in Force

**467,651**

as of June 12, 2020

# Citizens Is Ready to onboard CPI policies

TALLAHASSEE, FL – The Office of Insurance Regulation (OIR) in May ordered Capital Preferred Insurance Co. (CPI) to shed 27,500 policies as part of a larger consent decree calling for additional corrective actions by the Florida domestic insurer. The coverage is scheduled to end June 29.

In cooperation with OIR and other stakeholders, Citizens is taking steps to make the transition go as smoothly for any former CPI policyholder who does not find coverage in the private market and will join Citizens by the June 29 cancellation date.

Thanks to the experience gleaned following the successful response to the Florida Specialty Insurance insolvency in October 2019, Citizens is in an excellent position to assist agents and CPI customers to find coverage quickly. The process is already underway.

Citizens extended an offer of appointment to CPI agents who currently do not handle Citizens' policies and sent emails to those agents on May 26 to alert them of the appointment process. Citizens sent additional emails announcing that that the deadline was extended to June 12.

In addition, an alert will be sent to all CPI agents informing them of the process for an expedited application submission process for CPI customers who have been affected by the cancellations. Citizens has set up a quick quote process for eligible CPI policies. Lists of eligible and ineligible policies will be sent to agents in June.

Internally, Citizens Technical Education and Communications (TEC) team and Learning and Development team provided training, talking points and TEC News for Citizens customer service staff who will be answering questions from policyholders and agents during this transition period.

## Citizens Extends COVID-19 Consumer Procedures

TALLAHASSEE, FL – Citizens has extended to July 31 COVID-19 protocols that assist policyholders by temporarily halting cancellations and nonrenewals, relaxing underwriting guidelines, and establishing claims protocols to protect customers, Citizens employees and our business representatives.

Citizens has also put in place payment options to help policyholders getting back on their feet. Based on recommendations from the governor's office, the Office of Insurance Regulation (OIR) and the Florida Department of Financial Services, Citizens in March put in place a series of emergency guidelines and procedures.

The following modifications continue until July 31, and Citizens will:

- Stop cancellations and nonrenewals and reinstate policies that may have cancelled since the governor's March 1 executive order. This includes cancellations for nonpayment, failure to meet underwriting guidelines, risk changes, and failure to obtain required inspections or certifications.
- Relax underwriting rules to allow more time to submit documentation for such things as 4-point inspections, wind loss mitigation, roof certification, proof of insurance, appraisals, flood waivers, sinkhole inspections and other documentation.
- Work with our contractors and policyholders to ensure their safety during the claims process.

Citizens has also established a temporary payment arrangement. Beginning in early July, remaining payments can be divided evenly for the number of months left in the policy term, beginning on the date that the payment plan is requested.

Policyholders will still need to make renewal premium payments in addition to any remaining payments under a payment plan for past due premiums.

## Quick Links

[Newsroom](#)

[Legislative Resources](#)

[Outreach Form](#)

[Online Sunshine](#)

[The Florida Channel](#)

[Board of Governors](#)

[Materials](#)



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# CITIZENS IS HERE FOR YOU

We're committed to continuing the policy and claims support our customers have come to expect.

Citizens has extended the following emergency guidelines and procedures until July 31 to help customers get through the extraordinary circumstances in light of COVID-19.



## PAYMENTS

Customers may submit payments after their due date.

Beginning in early July, remaining payments can be divided evenly for the number of months left in the policy term, starting on the date the payment plan is requested.



## CANCELLATIONS

Citizens has stopped processing policy cancellations and will not send nonrenewal notices until further notice. For policies cancelled or nonrenewed, letters will be sent with instructions on how to request policy reinstatement.



## POLICY DOCUMENTATION

Underwriting rules have been relaxed to allow more time to submit required documentation. Contact your agent for more information.

## News Links

[How Florida's Strained Insurance Market is Facing COVID-19, Hurricane Season](#)  
Insurance Journal

[Florida Citizens pays 20% more risk-adjusted, for 53% smaller renewal](#)  
Artemis

[Citizens opts against fresh multi-year cover on "significant price increases"](#)  
Reinsurance News

[Florida Cat Fund Foregoes Private Reinsurance for 2020 Hurricane Season](#)  
Insurance Journal

[Property insurance prices soaring, pandemic gets some blame](#)  
Miami Today

[Property cat reinsurance rates up 26% at June 1st, Hyperion X index shows](#)  
Artemis

[Florida Supreme Court Suspends Attorney Behind Thousands of Insurer Lawsuits](#)  
Insurance Journal

[Insurance companies set to squeeze even more money out of us this storm season](#)  
Sun Sentinel

FOR MORE INFORMATION VISIT:

[www.citizensfla.com/coronavirus](http://www.citizensfla.com/coronavirus)

