

CitizensAdvisor



Citizens Board of Governors changes announced

TALLAHASSEE, FL – Citizens Board of Governors welcomes its newest member following the appointment of Carlos Beruff, a Manatee County businessman and native Floridian who has worked at the intersection of business and government the majority of his career.

Appointed by Senate President Bill Galvano, R-Bradenton, Governor Beruff replaces Governor Blake Capps for a three-year term that ends July 31, 2023.

"I'm pleased to welcome Governor Beruff and look forward to working with him," said Barry Gilway, Citizens President/CEO and Executive Director. "I also want to thank Governor Capps for his numerous contributions to Citizens. I admire both men for their dedication to public service."

The board also was informed of the resignation of Governor Jose Felix Diaz, a former Florida House of Representative member who was appointed to Citizens Board of Governors in July 2020 by House Speaker Jose Oliva, R-Miami Lakes. Unfortunately, the timing of the opportunity to serve on the Board did not work out for former Representative Diaz due to other business interests.

A resident of Manatee County since 1980, Governor Beruff is a real estate developer, state-certified building contractor and the CEO of Medallion Home Gulf Coast LC., an award-winning home building company. He started his first business when he was 22 and has since built more than 2,000 homes and developed, owned, and managed dozens of other properties.

"As the son of Cuban immigrants, providing housing has been a passion for me for as long as I can remember," Governor Beruff said in a letter to fellow board members. "Over the last 36 years, I have dedicated my professional career to developing and building homes in four Florida counties – Manatee, Sarasota, Sumter and Lake."

Governor Beruff has served on numerous public governing boards including the State College of Florida (SCF), the Construction Industry Licensing Board and the Southwest Florida Water Management District. He currently serves as a commissioner on the Sarasota Manatee Airport Authority.

In 2017, he was selected chairman of the Florida Constitution Revision Commission (CRC), an appointed body that meets every 20 years to propose amendments to the Florida Constitution. All seven of the CRC's ballot amendments were approved by Florida's electorate in 2018.

A member of the National Home Builders Association and the Home Builders Association Manatee-Sarasota, he has served on the Board of Directors for Junior Achievement Sarasota/Manatee and the Boys and Girls Club of Manatee. Governor Beruff has three children and resides with his wife, Janelle, in Bradenton.

September 11, 2020

Events

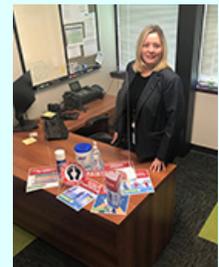
September 17 @ 11 a.m.
[Market Accountability Advisory Committee Teleconference](#)

September 21 @ 1 p.m.
[Finance and Investment Committee Zoom Meeting](#)

September 22 @ 10 a.m.
[Audit Committee Zoom Meeting](#)

September 23 @ 9 a.m.
[Citizens Board of Governors Zoom Meeting](#)

Spotlight



Cheri Linn

Director of Facilities Management and Real Estate

Policies in Force

497,758

as of August 28, 2020

Are you Ready? September is Florida Preparedness Month

TALLAHASSEE, FL – Citizens joins state and federal officials to remind Floridians that an ounce of prevention is worth a pound of cure.

Last week, Florida Governor Ron DeSantis proclaimed September Florida Preparedness Month to highlight the critical need for Florida residents and visitors to be aware of and prepare for natural and man-made hazards.

“Ensuring every Floridian prepares for disasters is incredibly important,” said Governor DeSantis. “As we continue through a very active hurricane season, I encourage all residents and visitors to gather seven days of critical supplies and make a plan.”

Florida Preparedness Month is recognized in conjunction with National Preparedness Month, a national public service campaign designed to educate and empower people to prepare for, respond to and mitigate emergencies.

As part of those efforts, Citizens is reminding Floridians to:

- 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.
- 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.
- Register for myPolicy if you are a Citizens policyholder 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.

“It's important for our policyholders and all Floridians to make sure they have what they need ahead of time,” said Barry Gilway, Citizens CEO/President and Executive Director. “That holds true whether we're talking about a hurricane, a tropical storm, or other natural or man-made disaster.”

Citizens begins return to office options

TALLAHASSEE, FL – After six months of remote working, Citizens employees will begin returning to their offices September 14 following weeks of preparation to ensure their health and safety.

A small group of Citizens employees volunteering to participate in Phase 1 of Citizens' return to work plan will see an office that looks different than the one they left in March. For the past few months, a cross sectional team of Citizens employees has laid the groundwork for a safe return to office.

New protocols have been put in place including temperature checks and symptoms screenings.

Enhanced directional and workplace safety signage throughout offices in Jacksonville, Tallahassee and Tampa will encourage handwashing, physical distancing, and other safety precautions. Return to office tools also include a return to office training video, and online access to an employee handbook, and Frequently Asked Questions.

Over the summer, employees were given the option to return to their office if conditions permitted their safe return. The bulk of Citizens 1,100 employees have chosen to continue remote work-at-home arrangements until at least January 1, 2021.

For the 55 Phase 1 returnees, however, the office routine will be a welcomed change from remote work. Most returning employees will return on a part-time basis and continue to work remotely when not in the office.

Caitlin James, Depopulation and FMAP Coordinator, plans to return to the Tallahassee office Mondays and Wednesdays. She says her need for a change of scenery is the biggest reason she chose to volunteer for Phase 1.

“My house is not very big, and after working from home with my husband, it feels even smaller than it did in March! Even though most of my co-workers will remain at home during Phase 1, I definitely am ready to be back at my desk for a few days each week,” she said.

Said Alex Mitchell, a Workforce Analyst II based in Jacksonville, “I believe work/life balance is essential for sustained happiness, and I will gladly jump at the first opportunity to separate the two again.”

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#HURRICANEPREP

UNDERSTANDING YOUR HURRICANE DEDUCTIBLE



WHAT IS IT?

Your Hurricane deductible is the amount of covered damages you are responsible for and that must be exceeded before Citizens will pay for covered hurricane damage under your policy.



BASED ON PERCENTAGE OF COVERAGE A

Your Hurricane deductible is generally a higher dollar amount than other policy deductibles and is based on a percentage of your Coverage A.



CALENDAR-YEAR BASIS

Hurricane deductibles are applied on a calendar-year basis. This means once the amount of covered hurricane loss in a calendar year exceeds your Hurricane deductible amount, the Hurricane deductible amount is satisfied.



CALL CITIZENS FIRST

Report your loss even if you do not believe the loss will exceed your Hurricane deductible because the amount you pay would apply toward your calendar-year Hurricane deductible, reducing your cost for any subsequent hurricane losses that year.



MORE INFORMATION

If you have questions about the specific coverages and deductibles under your policy, your agent is the best source of information. Ask what options are available with your policy coverages.

Call Citizens First
866.411.2742

Report your claim online via myPolicy at citizensfla.com
24 hours a day, seven days a week



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