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Prepare for Hurricane Zeta, Call Citizens First

TALLAHASSEE, FL - Citizens Property Insurance Corporation is urging its Panhandle policyholders to prepare now for Hurricane Zeta and Call Citizens First to speed up their claims process and protect themselves from scams and abuse following the storm.

Citizens representatives are available 24/7 to handle claims calls at 1.866.411.2742. More information can be found in the [Claims section](#) of the Citizens website.

For flood-related claims, individuals with flood insurance policies through the FEMA's National Flood Insurance Program ([NFIP](#)) should also reach out to their insurance agents for more information about filing a claim. Consumers may also reach FEMA directly at 1.800.621.3362.

“Hurricane Zeta is a fast moving, intensifying threat to Citizens policyholders and Florida Panhandle residents, especially those still recovering from Hurricane Sally,” said Barry Gilway, Citizens President/CEO and Executive Director. “Citizens is getting ready and so should you.”

Policyholders who sustained damage from Hurricane Sally and are in the process of making repairs should take photographs of the damage prior to Zeta's landfall.

Unfortunately, unscrupulous contractors and repair companies thrive in the frenzied days following any storm. Policyholders must be wary of unlicensed contractors or deals that sound too good to be true.

To protect themselves, policyholders who have experienced a loss should Call Citizens First to ensure they stay in control of their claim. Further, Citizens advises policyholders not to sign anything, including an [assignment of benefits](#), before consulting with Citizens or their insurance agent.

Policyholders are most likely to be offered an assignment of benefits (AOB) while making emergency repairs or when companies come to the door soliciting business. Policyholders may

be told repairs cannot be completed until they have signed an AOB contract, which allows the company to submit the claim and deal directly with Citizens. More information also can be found on [Citizens' website](#).

To report suspected insurance fraud, Citizens policyholders can call Citizens Special Investigations Unit toll-free at 1.855.748.9596 [or submit a report online](#). Customers also can contact the Department of Financial Services, Division of Consumer Services Insurance Consumer Helpline immediately at 1.877.693.5236. Your concerns will be promptly referred to insurance fraud investigators.

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In 2002, the Florida Legislature created Citizens Property Insurance Corporation (Citizens), a not-for-profit alternative insurer, whose public purpose is to provide insurance to, and serve the needs of, property owners who cannot find coverage in the private insurance market.

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