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FOR IMMEDIATE RELEASE

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**Citizens launches “*Call Citizens First*” campaign to educate customers**

TALLAHASSEE, FL – Citizens Property Insurance Corporation is excited to announce the launch of a multi-faceted education campaign to improve customer claims handling while taking steps to combat a disturbing increase of fraud and abuse that threatens to drive up premiums across the state.

The *Call Citizens First* campaign will focus on educating policyholders and agents about the benefits of contacting Citizens immediately after any type of loss to their property while reminding customers that fraud, abuse and other factors increase property insurance costs.

“*Call Citizens First* benefits our policyholders by keeping them in the driver’s seat regarding their claims while proving long-term savings that helps everyone,” said Chris Gardner, Chairman of Citizens Board of Governors.

The campaign, which kicked off at the beginning of the year, will include policyholder mailings, social media messages and additional public outreach to drive home the message that Citizens is on call 24/7 to assist any time day or night.

“Recovering from a loss to your property is a difficult time for anyone,” said Christine Ashburn, Citizens’ Vice President of Communications, Legislative and External Affairs. “*Call Citizens First* is an effort to ensure that the first step gets everything on track for our policyholders. Making that one call puts the policyholder in touch with a person to report their claim and instills trust that the report will be handled professionally and correctly from start to finish.”

In February, all new and renewal personal lines policies will begin receiving a Citizens ID card with their policy declaration packets. The wallet-sized card will include policy and agent information, along with claims hotline and customer care numbers for quick access.

A brochure which explains the claims reporting process will also be included with policy documents. This brochure provides an overview of what to expect once a claim has been filed. It is available in both [English](#) and [Spanish](#) on our website. Media kits with examples of the

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Chris Gardner, Chairman, Orange County • Gary Aubuchon, Lee County  
Bette Brown, Monroe County • Juan Cocuy, Palm Beach County • Don Glisson, Jr., St. Johns County  
Jim Henderson, Seminole County • James Holton, Pinellas County • Freddie Schinz, Okaloosa County  
John Wortman, St. Johns County • Barry Gilway, President/CEO and Executive Director

policyholder ID card, brochure, and informational FAQs are available in the [Media Resources](#) section of our website.

“Calling Citizens first not only ensures covered damage is repaired quickly bringing peace of mind to our policyholders in times of need,” Ashburn said, “but it also helps to keep costs as low as possible to reduce the need for rate increases for everyone and guarantees Citizens will remain a stable and affordable insurer for those who need us.”

In recent years, Citizens has seen a flood of water-damage claims and associated litigation, particularly in Miami-Dade County, where water-loss claims now account for more than half of every premium dollar collected. The issue, though concentrated in South Florida, is spreading throughout the state.

In 2014, about 40 percent of policyholders filing water-loss claims in Palm Beach, Broward and Miami-Dade counties hired third parties such as attorneys and/or public adjusters even before filing an initial claim with Citizens, and they often signed agreements assigning benefits to the third party.

A review conducted for the Florida Office of Insurance Regulation found that such assignment of benefit agreements lead more frequently to litigation, which increases the cost of the claim to nearly four times that of a non-litigated, non-assigned claim.

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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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 [Find us on Facebook](#)  [Follow us @citizens\\_fl](#)

A blue banner with a white and green wavy graphic on the left side. The text "Call Citizens First" is written in white, bold, sans-serif font.

# Call Citizens First

## 1. How do I report a claim? What information should I have ready?

*Call Citizens First* at 866.411.2742 as soon as you become aware of or suspect damage. This toll-free hotline is available 24 hours a day, seven days a week. You can report a claim to Citizens, at no cost, even before you know the full extent of damage. We'll work with you to make sure any covered damage is repaired quickly, safely and with high-quality workmanship.

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

- Your policy number, which can be found on your Policyholder ID card or the front pages of your policy information package
- Your contact information, including any temporary addresses or phone numbers
- Damage description (example: "A tree limb fell on the roof," "Lightning struck the house")
- Mortgage company information (if applicable)

Call even if you are missing some of this information. Citizens will be able to assist you.

## 2. Why should I Call Citizens First?

If your property is damaged, your first step toward recovery begins by calling Citizens at 866.411.2742. This toll-free hotline is available 24 hours a day, seven days a week. Calling Citizens first will ensure that you remain informed about your claim and enable Citizens to begin working to help you get your home repaired or rebuilt as a result of any covered damage.

Report a claim as soon as you become aware of or suspect damage. You can report a claim to Citizens even before you know the full extent of damage. Citizens will work with you to determine the full extent of damages and make sure any covered damage is repaired quickly, safely and with high-quality workmanship.

## 3. Can I report a claim at 3 a.m.?

Yes. Because disaster can strike anytime, anywhere, you can call Citizens 24/7 on our toll-free claims hotline at 866.411.2742. A customer care representative, not a voice mail system, will take your claim and set you on the road to recovery.

## 4. How much will reporting a claim cost me?

There is no cost to report a claim when you call Citizens first. If the damage is covered under your policy, policy deductibles will apply if damage is covered and meets policy conditions.

Your policy includes two deductibles, a Hurricane deductible and an All Other Perils deductible. A deductible represents the amount of a covered claim that is the responsibility of the insured. Your deductible can be either a specific dollar amount or a percentage of the total amount of insurance on the policy. Dollar amount deductibles are a fixed amount. Percentage deductibles are based on a percentage of your home's insured value and not a percentage of the amount of your claim. The deductible will change if the insured value of your home changes.

When you report a claim, you will be required to satisfy the applicable deductible before a claim can be paid. For example, if your policy has a \$500 deductible for water losses, and your claim covers \$20,000 worth of repairs, you are responsible for paying the \$500 and Citizens would cover \$19,500. When it comes to hurricane losses, your deductible may be a percentage of your home's insured value. For example, if your hurricane deductible is 2 percent, and your home's insured value is \$200,000, you are responsible for paying the first \$4,000 of covered hurricane damage. In this case, a claim requiring \$20,000 in repairs, you would pay \$4,000 and Citizens would pay \$16,000.

5. Should I do anything before calling Citizens to report a claim?

Your *safety* is Citizens' first priority. Make sure you and your family are safe and your property is secure. If your property is unsafe, do not try to enter your home. Allow our trained claims representatives (adjusters) to inspect and determine the damage to your home. You can report a claim to Citizens even before you know the full extent of your damages.

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

- Take photos of the damaged area to document your loss before making repairs or removing items.
- Make emergency or temporary repairs to help prevent further damage, such as turning off the water to your home, placing a tarp on your roof or performing water extraction. Your adjuster will authorize any covered permanent removal or repairs after their physical inspection.
- Prepare an inventory of damaged items. Keep any damaged contents in a safe location so the adjuster can complete an inspection of those items.
- Compile a list of questions for your adjuster.
- Keep receipts from any repairs or additional living expenses resulting from the damage.
- If appropriate, get a copy of the fire or police report for the damage to your home.
- During the inspection of your property, your adjuster will:
  - Review your loss information and assess the damage
  - Collect photos, receipts and estimates to start repair

Remember, Citizens has to inspect damages to determine reasonable repairs.

6. How do I know if my damage is covered?

Call Citizens first. Also, review your policy and discuss your coverage with your agent. Once you report a claim, a claims adjuster will inspect your property, and Citizens will review the

adjuster's report to determine whether the damages are covered under your policy. If your policy does not cover your property's damage, Citizens will provide an explanation in writing. Citizens also will answer any questions you may have.

7. My neighbor's tree fell into my yard on my fence. Should I call Citizens?

Yes. Even if you are unsure whether damage will be covered under your policy, it is always a good idea to call Citizens first. Citizens has professional Customer Care Specialists available 24 hours a day, seven days a week, at 866.411.2742. It costs nothing to make the call. Our adjusters will be happy to assist you and let you know if your Citizens policy provides coverage.

8. What can I expect after I report a claim? How long will it take?

Typically, a claims adjuster should contact you within 24 hours of reporting your claim to Citizens. Following a widespread or catastrophic event such as a hurricane, you can expect to be contacted by an adjuster within 72 hours.

9. How is my claim handled?

After you call Citizens first, you will receive a claim number and contact information for the adjuster assigned to your claim. Your adjuster will call you to schedule an onsite inspection and come to your property to inspect the damage. During the visit, your adjuster will provide you with their contact information, confirm your contact information and details of the loss, and suggest any further temporary repairs.

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

10. I have questions about the progress of my claim. Whom should I call?

When you report your claim, you will receive a claim number and contact information for your adjuster. If you have questions, start by calling the adjuster. If you are unable to reach your adjuster, you can contact Citizens at:

- Phone: 866.411.2742 (available 24/7)
- Email: [Claims.Communications@Citizensfla.com](mailto:Claims.Communications@Citizensfla.com)
- Fax: 888.392.6739
- Mail: Citizens Property Insurance Corporation  
P.O. Box 19700  
Jacksonville, FL 32245-9700

Include your full name, claim number and policy number on any documentation submitted to Citizens.

11. Does my agent have information about my claim?

Yes. Your agent is able to access your claim details and provide you with:

- Claim status
- Claim number
- Total amount paid
- Adjuster name and phone number
- Date closed, if applicable

12. I have made repairs to protect my home from further damages. Can I be reimbursed?

To prevent further damage, you may need to make temporary repairs to your home. Before you make any permanent repairs or remove any damaged contents from your home:

- Make any emergency or temporary repairs to help prevent further damage, such as turning off the water to your home, placing a tarp on your roof or performing water extraction
- Your adjuster will authorize any covered permanent removal or repairs after a physical inspection.
- Prepare a list of lost and damaged items using our [Personal Property Inventory](#) form.
- Take photos to document the damage. Provide these photos to your adjuster to document your claim.
- Keep all damaged content items in a safe place for the adjuster to review during the inspection. The adjuster will inspect each of the items on your inventory list.
- Keep your receipts.
- Request and copy original receipts for all purchases or services needed to make temporary or emergency repairs.
- Save receipts for any additional living expenses.
- Save the copies for your personal records, and give the original receipts to your adjuster.

Remember, Citizens must be able to inspect damages to determine reasonable repairs.

13. Can I choose my contractor?

Yes. Your Citizens claims adjuster will work with any contractor you choose. Citizens must access the property to determine payment for reasonable repairs. Once Citizens has reviewed the adjuster's inspection report, you will be notified about what repairs are covered under your policy.

It's important that you choose your contractor carefully. Ask for references, and verify licensure. State agencies such as the [Department of Business and Professional Regulation](#) and the [Department of Financial Services](#) offer license search tools on their website. Do not sign a contract until you and the contractor have agreed upon the scope of damages. Your adjuster will work with you and your contractor to reach an agreement for the repairs and the costs of a covered loss.

14. My contractor has asked me to sign an “assignment of benefits” contract. What does this mean?

Assignment of benefits is a contract between you, as the policyholder, and a third party, typically a contractor or a mitigation company. Through an assignment of benefits, the policyholder assigns to a third-party benefits under their policy for work that the contractor has performed. By signing an assignment of benefits, you may be giving rights to benefits under your policy to the contractor or mitigation company, which may not be in your best interest.

15. What if I am unhappy with the work done by my contractor?

Contractors work for you. It’s important that you choose your contractor carefully. Ask for references, and verify licensure. Do not sign a contract until you and the contractor have agreed upon the scope of damages. Your adjuster will work with you and your contractor to reach an agreement for the repairs and the costs of a covered loss.

Keep open communication with the contractor and the adjuster to ensure a smooth process. Citizens will work with contractors to determine an appropriate price for covered repairs. Reasonable payment will be made for damages that have been incurred. Remember, Citizens must inspect damages to determine reasonable repairs.

16. Is there specific documentation needed if my loss is due to fire or burglary (e.g., fire department and/or police report)?

Yes. Your policy outlines specific conditions in the *Duties After Loss* section. You are required to notify the police in the case of theft, and a report will be issued to you by local authorities. In the event of a fire, you should request a copy of the fire report to help with the claims-filing process.

17. My home is unlivable. What can I do?

Your *safety* is Citizens’ first priority. Make sure you and your family are safe and your property is secure. If your property is unsafe, do not try to enter your home. Allow our trained adjusters to inspect and determine the damage to your home.

Your policy may provide additional living expense (ALE) coverage, which helps pay for expenses above and beyond your usual living expenses if your home is deemed unlivable due to a covered loss:

- ALE covers payments for food, a place to live and other increased costs associated with maintaining your household in a location other than your home, due to a covered loss that makes your home uninhabitable.
- If you are displaced from living at your property, accurate receipt documentation is required. Please save and provide your adjuster with copies of these receipts.
- ALE coverage may be limited. Experts suggest having cash and or a credit card with an available balance of at least \$1,000 on hand at all times.

Check with your agent for more information about ALE coverage.

18. I received a hanging flyer on my door saying “My insurance company may owe me money” or “Call us for a free home inspection.” Is this from Citizens?

Citizens does not solicit to its policyholders to report claims. If Citizens needs a home inspection in order to underwrite your policy, we or your agent will advise you on the specific type of inspection needed and work with you to schedule. You can always contact us if you receive a flyer or postcard and have questions

**John Floridian**

123 Main Street  
Sunny, Florida 12345

Policy: **1234567**  
Effective: 10/01/2015

Annie Agent - Insurance ABC, Inc.  
456 Flamingo Way  
Sunny, Florida 12345  
800-555-1234

**Call Citizens First****Claims — 866.411.2742**

Available 24/7

**Customer Care — 888.685.1555**

Weekdays 8 a.m. - 5:30 p.m. ET

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

This card does not and is not intended to be evidence of property insurance coverage. To verify coverage, please refer to your policy.



## This is your policy identification card.

Keep this card with you or in a safe place. Notify your agent promptly if your contact information changes, to ensure you receive important policy information and notices.

### Call Citizens First to Report a Claim

*Your safety is Citizens' first priority.* Make sure you and your family are safe and your property is secure. If your property is unsafe, do not try to enter your home.

As soon as you become aware of or suspect damage, call Citizens at our toll-free claims hotline 24 hours a day, seven days a week. You can report a claim to Citizens even before you know the full extent of damage. There is no cost to report a claim. Citizens will work with you to make sure any covered damage is repaired quickly and correctly.

**Claims Hotline — 866.411.2742****Have the following information available when you call**

- Your policy number, which can be found on your Policyholder ID card or the front pages of your policy information package
- Your contact information, including any temporary addresses or phone numbers
- Damage description (example: "A tree limb fell on the roof," "lightning struck the house")
- Mortgage company information (if applicable)

Call even if you are missing some of this information. Citizens will be able to assist you.

### Stay in the Know

To stay current on general information, activities at Citizens or storm tracking, follow us on social media. You can follow Citizens on Twitter @citizens\_flor or Like us on Facebook as Citizens Property Insurance Corporation. Our website, [www.citizensfla.com](http://www.citizensfla.com), also has additional resources and information to help you stay connected.

# 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

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



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

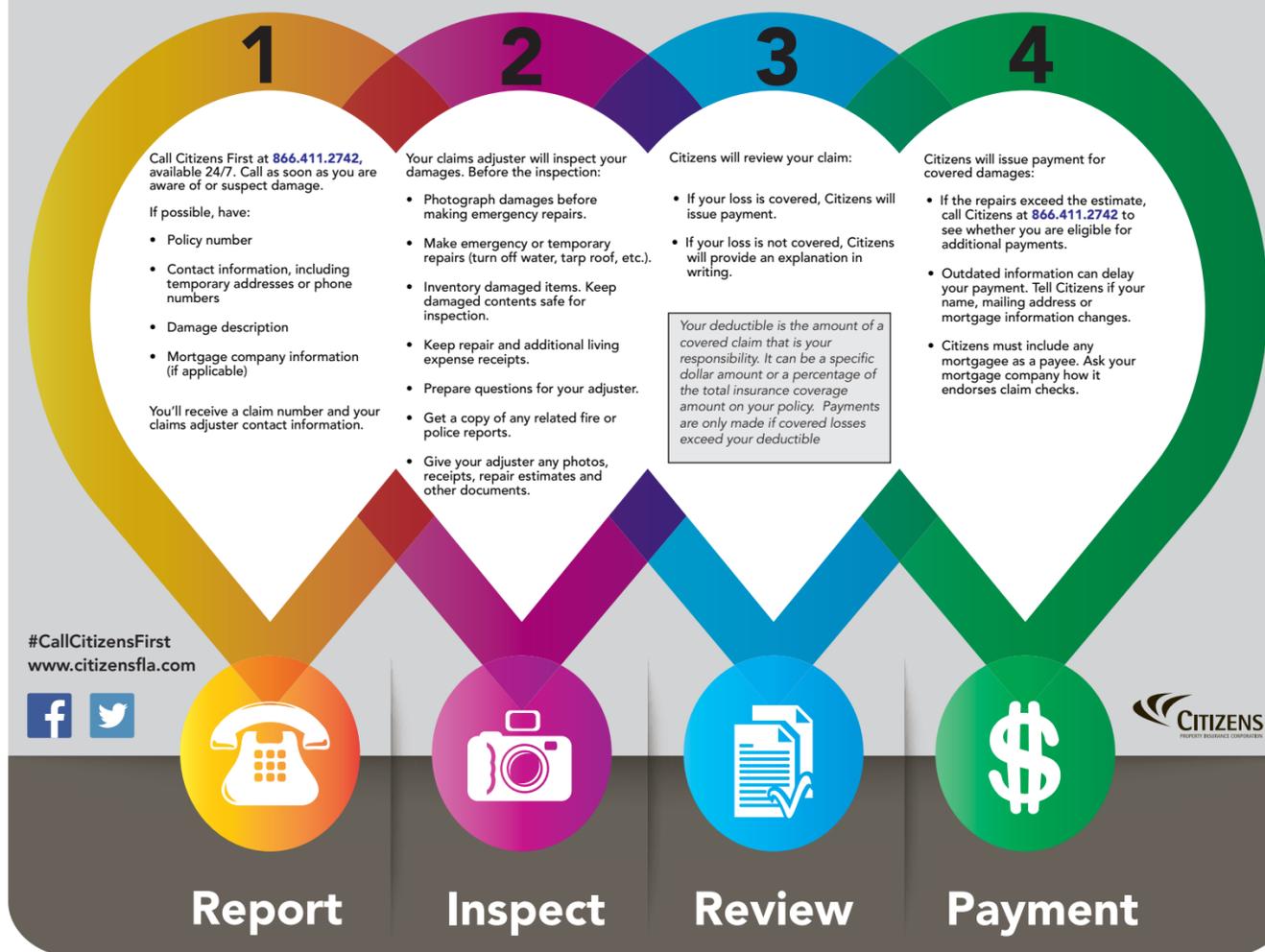
- If the actual cost of repairs/replacement turns out to be more than the original submitted estimate, call us at 866.411.2742 to see whether you are eligible for additional payments.
- Let your agent know if your name, mailing address or mortgage company has changed. Outdated information can delay your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



Call Citizens First  
**866.411.2742**

24 hours a day, seven days a week

# Reporting a Claim in Four Easy Steps



# Where does my premium dollar go?

#PocketSense



\*2014 budget data



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