

To our Policyholder,

Recent policy changes make it even more important to *Call Citizens First* as soon as you become aware of or suspect damage to your property. These policy changes may affect payment for emergency measures and permanent repairs following a loss.

- In case of a covered loss, your policy requires that you take reasonable emergency measures to protect your property from further damage. Emergency measures only include what is reasonable and necessary to secure your home and prevent further damage, and may not exceed the greater of \$3,000 or 1 percent of your Coverage A limit, unless you receive approval from Citizens. Your Coverage A limit is on your *Declarations* page.
- To ensure that Citizens has the opportunity to inspect the damage and confirm coverage, your policy restricts when you can begin *permanent* repairs. There may be no coverage for permanent repairs that begin before one of the following occurs:
 - 72 hours after the loss is reported to Citizens
 - Loss is inspected by Citizens
 - Verbal or written approval is provided by Citizens

Call Citizens 24/7 at our toll-free claims hotline, 866.411.2742, as soon as you become aware of or suspect damage. Our representatives will guide you through the claims process and explain your coverage requirements for emergency and permanent repairs following a loss.

Carefully read your entire policy and consult your agent for additional information. Policy provisions related to emergency measures and claims reporting requirements can be found in your policy contract under:

- *Additional Coverages – Reasonable Emergency Measures*
- *Conditions – Duties After Loss*