

**CITIZENS PROPERTY INSURANCE CORPORATION**  
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**Editors Note: This version corrects release sent 10.12.22 by including correct toll-free number to report fraud to Citizens Special Investigations Unit.**

FOR IMMEDIATE RELEASE  
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### **Citizens Urges Policyholders to Beware of Fraud as Ian Repairs Begin**

TALLAHASSEE, FL - Citizens Property Insurance Corporation is urging its policyholders recovering from Hurricane Ian to protect themselves from fraud and abuse by contacting their agent or Citizens first as they work through the recovery process.

While Hurricane Ian in many cases has brought out the best in people, opportunists and fraudsters also thrive after a major storm. 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, 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 their door soliciting business.

Policyholders may be told repairs cannot be completed until they have signed an AOB contract, which allows the company to step in on the policyholder's behalf, submit the claim, and deal directly with Citizens. The AOB may also allow them to take control of your policy. More information also can be found on [Citizens' website](#).

### **New fraud schemes emerging**

A relatively new avenue of fraud is emerging after Ian. Noncontracted drone vendors are going door-to-door selling their services to homeowners to fly above their property and photograph the damage. Citizens has its own contracted drone service vendors that provide our adjusters with the specific images needed to evaluate and adjust a claim. Nonsanctioned drone vendors often charge highly inflated rates and provide images of no value. Citizens covers the cost of its contracted drone vendors with no charge to its policyholders.

Some policyholders are also being told incorrectly that they must pay boat rental costs to get Citizens adjusters to their properties. All adjusting costs are paid by Citizens.

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Carlos Beruff, Chairman, Manatee County • Josh Becksmith, St. Johns County • Jason Butts, Pinellas County  
Jillian Hasner, Palm Beach County • Erin Knight, Miami-Dade County • JoAnne Leznoff, Nassau County  
Charlie Lydecker, Volusia County • Nelson Telemaco, Broward County • M. Scott Thomas, St. Johns County  
Barry Gilway, President/CEO and Executive Director

Policyholders have a right to retain public adjusters to assist with their claim. While most are reputable, many unlicensed public adjusters flourish after a catastrophe. Under Florida law, a public adjuster may not charge more than 10% of the value of a claim. Consumers also have 10 days to cancel a public adjuster agreement.

Florida law states if your insured dwelling, detached structure or your mobile home is a total loss, the policy value for the structure is to be paid. Retaining a public adjuster and giving them up to 10% of your settlement on a total loss claim is not beneficial to the insured as no adjustment is necessary. [More information is available](#) on the Department of Financial Services (DFS) website.

To reduce the chance of fraud, Citizens' policyholders can file claims online at [myPolicy](#). Live representatives are also available 24/7 to handle claims calls at 866.411.2742. More information can be found in the [Claims section](#) of the Citizens website.

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 800.621.3362.

To report suspected insurance fraud, Citizens' policyholders can call Citizens Special Investigations Unit toll-free at 855.748.8596 [or submit a report online](#). Customers can also contact the Department of Financial Services, Division of Consumer Services Insurance Consumer Helpline immediately at 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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