

CITIZENS PROPERTY INSURANCE CORPORATION
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Citizens Preparing for Tropical Storm Nicole. You Should too.

TALLAHASSEE – Citizens Property Insurance Corporation is urging its policyholders to prepare now for Tropical Storm Nicole and contact Citizens first to speed up the claims process and protect themselves from scams and abuse following the storm.

“Tropical Storm Nicole is an intensifying threat to Citizens’ policyholders and all Floridians, especially those recovering from Hurricane Ian,” said Barry Gilway, Citizens’ President/CEO and Executive Director. “Citizens is getting ready, and you should be, too.”

Citizens’ policyholders can file claims online on the [myPolicy](#) self-service website or speak to customer care representatives 24/7 to handle claims at 866.411.2742. More information can be found in the [Claims section](#) of the Citizens website. A checklist of hurricane preparedness tips and other useful information is located on the [Citizens website](#).

For flood-related claims, individuals with flood insurance policies through the Federal Emergency Management Agency’s (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.

Policyholders who sustained damage from Hurricane Ian and are in the process of making repairs should take photographs of the damage prior to Nicole’s landfall. Policyholders should also be sure to file Hurricane Ian claims even if the repair costs do not reach the hurricane deductible because hurricane deductibles only have to be met once each calendar year.

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. You can check the status of a state-issued license with the Department of Business and Professional Regulation (DBPR) [license search](#).

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

Policyholders are most likely to be offered an AOB contract while making emergency repairs or when companies come to the door soliciting business. Policyholders may be told erroneously

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
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Barry Gilway, President/CEO and Executive Director

that repairs cannot be completed until they have signed an AOB contract, which allows the repair 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 855.748.8596 [or submit a report online](#). Customers also can 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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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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