

From the President



Welcome to the first issue of Citizens' Policyholder Newsletter, a quarterly offering we hope you will find useful as a Citizens customer, an insurance consumer and one of the millions who call Florida home for at least part of the year.

Property insurance can be complicated. Part of our goal is to give you a little more insight into how insurance works and how it affects you on an individual level. The market is changing quickly and it's easy to get confused. We plan to keep you informed about Citizens as well as provide perspective into larger trends across the insurance industry that sometimes make the headlines.

With hurricane season upon us, the first few issues will focus on hurricane preparedness and response. We'll provide coverage reminders, contact information and tips to benefit both longstanding customers and many of you who are first-time Citizens policyholders or returning to us from a private carrier.

We won't always be so serious. We'll attempt to spruce it up with some lighter fare: In this issue, we've assembled some recipes that don't require cooking or can be easily whipped up on a barbecue grill, camp stove or fire pit if you happen to find yourself without power following a storm.

We wish you an enjoyable and safe summer as you return to doing more of the things that make Florida such a great place to live. Our Citizens team will be there when you need us.

Barry J. Gilway

Barry Gilway
Citizens President, CEO and Executive Director

Hurricane Season is Upon Us: **Have a Plan**



The best way to protect your family during a severe storm is to have a plan in place *before* the wind starts to blow. Citizens has put together several resources to help you get ready and guide you through the recovery process.

To keep you informed, Citizens has partnered with the Florida Public Radio Emergency Network (FPREN) to bring the latest news about catastrophic weather impacting your area. Following a storm, FPREN updates can be heard on public radio stations and on the [Florida Storms](#) mobile website.

The [Citizens website](#) also features a [Storm Tracker feed](#), which delivers real-time [National Hurricane Center](#) updates directly to your desktop and mobile device. Citizens also offers storm preparation and response information through [Facebook](#) and Twitter at [@citizens_fl](#).

Going into the 2021 hurricane season, policyholders should:

- Pack a [disaster supply kit](#), learn your [evacuation route](#), and develop a [family communication plan](#) that includes emergency contact information. Don't forget to [create a plan for your pets](#)! Not all emergency shelters allow pets.
- Fill your vehicle with fuel, bring in lawn furniture and clean up your yard to minimize flying debris.
- Review your policy to learn about applicable deductibles. Get general information about [coverages](#) and [deductibles](#) in the [Learning](#) section of our website. You also can call your agent for help.
- Register for [myPolicy](#) customer portal to view your policy, claims and billing information. Verify that Citizens

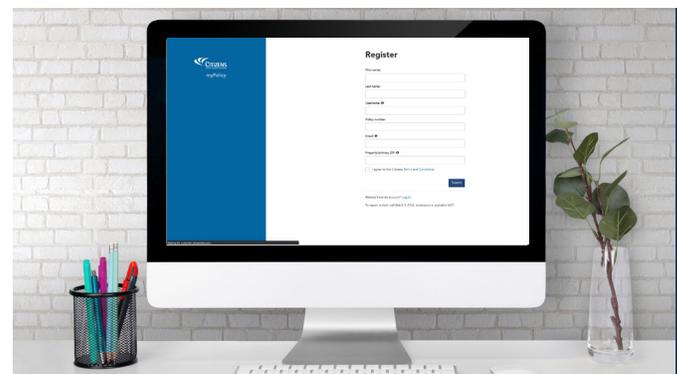
has up-to-date contact and mortgage information. You can also use [myPolicy](#) to submit a claim online.

- Ensure that all key [property and family information](#) (insurance policies, health records, financial records, pet records, identification details, [home inventory](#), etc.) are stored in a safe, waterproof and easy-to-access location.
- If you are directed to weather out the storm at home, find a spot away from windows and doors to hunker down. An interior room or closet is a good space. Keep your disaster supplies and family documents close.

If you suffer property damage, remember to [Call Citizens First](#) at 866.411.2742 or visit [myPolicy](#) to report a claim. Representatives are available 24/7. More information can be found on the [Citizens website](#).



myPolicy: **Take Control!**



Want to take more control of your policy and claims handling? Register for [myPolicy](#) and [Call Citizens First](#) to report a claim.

myPolicy

myPolicy is Citizens' online, smartphone-friendly policyholder self-service tool. Once registered, Personal and Commercial lines policyholders can use it to report a claim seven days a week, 24 hours a day. Personal lines customers can also view their policy, billing information and, in some cases, even make a payment.

It's easy to use and ensures that your claim will be handled quickly. This can be especially helpful after a major storm. But in order to take advantage of myPolicy, you have to register.

Call Citizens First

Don't have myPolicy? Call the Customer Care Center toll-free any time day or night at 866.411.2742. You can report a claim to Citizens even before you know the full extent of the damage. Citizens will be here to assist you in reporting your claim.

When filing a claim, it helps to do the following, if you can do so safely:

- Take photos of the damages
- Protect your property from further damage
- Keep all receipts of any repairs and expenses

For more information about the claims process, visit the [Claims](#) section of our website and read our [Reporting a Claim in Four Easy Steps](#) brochure. The [Learning](#) section of our website also provides a variety of [brochures](#) and [videos](#) to assist you before and after a storm.



Food for Thought



Between generators and power tools, there is plenty to worry about after a storm. The food you eat and the water you drink can also cause problems if you are not careful. With the power out and water systems possibly contaminated, special precautions must be taken to ensure you protect yourself and your family from food and waterborne illness.

Fear not. The Centers for Disease Control and Prevention (CDC) has a treasure trove of useful tips including a few very simple print-friendly guidelines on [food and water safety](#).

If the power goes out, the general rule of thumb is to throw out any food that has had contact with storm water and then eat your way through your pantry, targeting perishable foods first and frozen foods second. Leave canned and dry goods with longer shelf lives for later. If in doubt, water should be hard boiled for at least one minute.

Most post-hurricane chefs will use a camp stove, propane gas grill or electric hot plate (for those with generators). Remember that not all meals need to be cooked. Think salads, nachos and sandwiches.

A few websites have dedicated articles to disaster food preparation. Even the City of Houston got into the act. Bon appétit:

[Your Guide to Disaster Cooking: Food for Emergencies](#)
The Spruce Eats

[21 Pantry Recipes for Emergency Preparedness](#)
My Homemade Roots

[The Houston Emergency Preparedness Cookbook](#)

The City of Houston

[Recipe for Disaster: An Emergency Preparedness Cookbook](#)

American Public Health Association

[Hurricane Preparedness: Meal and Menu Planning](#)

UF/IFAS

myPolicy

Report claims, view claim and policy status, and make payments 24/7/365

Call Citizens First

866.411.2742

Report a claim 24/7/365 or
Get specific policy information weekdays
from 8 a.m. to 5:30 p.m. ET

[Unsubscribe](#)



What's in Your Kit?

Hurricane Preparedness Kit

Build your hurricane kit with the following items:



Reusable ice/ice packs to keep food cold if the power goes out



Battery-powered flashlights or lanterns



Self-contained first-aid kit, including pet medications



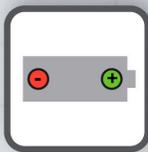
Food and water for three to seven days for each person and pet



Weather band radio to monitor weather alerts



Tarps or flexible, waterproof sheeting in case your home is damaged



Batteries and car chargers for phones and mobile devices



Games and toys



Pet supplies and food



Cash for post-storm purchases



Important household documents (insurance policy, immunization records, bank information)



A 10-day supply of prescription medications for each household member and a list of medical contacts

For more hurricane kit information, visit <https://www.floridadisaster.org/planprepare/hurricane-supply-checklist/>

#HurricanePrep

