



# Citizens Is Ready to Help: Claims Information for our Policyholders

September 30, 2022

Citizens Property Insurance Corporation is here for you during this time of loss and recovery. We are processing Hurricane Ian claims as quickly as possible to help our affected policyholders rebuild their homes and their lives.

## Report a Loss

If you have or suspect you have any damage from the storm, report it to Citizens as soon as possible using any of the following options:

- [myPolicy](#), Citizens' online policyholder self-service tool, provides a fast and easy way for claim reporting via a computer or mobile device. Registration is necessary.

It's easy to complete your registration for myPolicy one of two ways: Select the **Register** link near the bottom of our website's Login page, or select [Register Now](#) on the right side of the myPolicy page on our website. You will need to enter your name, policy number, the email address on file with Citizens and the property ZIP code.

After logging in to myPolicy, select **Claims** in the light blue menu bar, and then select **File a Claim**.

Additionally, you can also view your policy documents, claims, billing information and make payments through your myPolicy account.

- Call your agent, who can submit a claim on your behalf.
- Call us. We're just a phone call away. Citizens' toll-free claims hotline is 866.411.2742 and is available 24/7.
- In-person: Because some of our policyholders are lacking phone and internet service, Citizens will set up mobile Catastrophe Response Centers (CRCs) in locations to best meet our policyholders' needs. CRCs are staffed with trained claims personnel to assist you in person with claims, answer your questions and offer general assistance. The CRC locations and hours of operation will soon be listed on the right-hand side of our [Hurricanes](#) webpage and on our [Facebook page](#).

## Electronic Claim Payments

Citizens now offers eligible Personal Lines policyholders an electronic claim payment option only at CRCs via their U.S. bank account for additional living expenses.

To be eligible for an electronic claim payment, the recipient must:

- Be the named insured and/or additional named insured(s) on a Personal Lines policy
- Have a valid email account and/or U.S. mobile phone number



CRC staff can help you with this option. You will need to know your bank routing and account numbers.

### **Help Us Help You**

Try to have the following information available when you call or come by:

- Your photo ID
- Your policy number
- Your contact information, including any temporary addresses or phone numbers
- Description of damage (example: tree fell on roof; lightning struck house)
- Mortgage company information (if applicable)

Don't worry if you don't have all this information. We still will be able to assist you.

To facilitate the claims process, keep detailed receipts and, when it's safe to do so:

- Take photos and/or video of property damage.
- Take reasonable emergency measures to protect covered property from further damage or prevent unwanted entry to the property.
- If reasonably possible, retain the damaged property for Citizens to inspect.

For our homeowner and dwelling policyholders (HO-3, HO-6 and DP-3), it's important to note that, except for the policy provisions regarding reasonable emergency measures, 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
- The loss is inspected by Citizens
- Verbal or written approval is provided by Citizens

To learn more about reporting a claim:

- Go to the [Report a Claim](#) page of Citizens' website to learn more about the process.
- Review Citizens' guide to [Reporting a Claim in 4 Easy Steps](#).

To check the status of your claim:

- Policyholders who are registered with myPolicy can view information about any open or closed claims, including their adjuster's contact information.
- Submit an inquiry via [Contact Us](#).

Visit our [Hurricanes](#) webpage for more information.

### **Don't Sign Away Your Rights**

Be careful before signing over your insurance benefits to anyone. Some contractors may ask you to sign an assignment of benefits (AOB) contract before starting emergency repairs. You are urged to exercise caution before signing any documents that give your insurance benefits to someone else.

Please call Citizens first and see our [Assignment of Benefits: What You Need to Know](#) brochure to learn about the risks.

### **FAQs**

Citizens has [FAQs](#) to address claim questions frequently raised by our policyholders after a storm, which are available under *Search FAQs* on our [Hurricanes](#) webpage.

### **Stay Informed**

Citizens will update our [Hurricanes](#) webpage and our [Facebook](#) page as necessary.

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No reply to this email is required; however, if you would like to reply to this email to request assistance for your policy or claim, please include the name of the policyholder, policy or claim number, and the associated property address in your response.

This email is not spam. You received this email because you are a Citizens policyholder, and we want to convey important information about your policy. Citizens uses your personal information only as authorized or required by law and as necessary to provide our products and services to you. Citizens does not use or share your personal information for marketing purposes. For more details, please see the [Privacy Policy](#) section on the Citizens website.



**Citizens Property Insurance Corporation**

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

[myPolicy](#)

Report and view claims, access policy documents and make payments

**866.411.2742**

Report a claim 24/7/365 or

Get specific policy information weekdays from 8:00 a.m. to 5:30 p.m. ET