

## Tropical Storm Nicole: Citizens Is Ready to Help

November 08, 2022

As Tropical Storm Nicole approaches, we hope your family stays safe and that your property remains undamaged. Even if the storm doesn't make landfall in your area, many areas outside of the forecast cone could experience hurricane- and tropical storm-force winds, rain and storm surge. Two of the best ways to help prevent storm damage is to close your storm shutters if you have them and stay tuned to and obey all local and state advisories for your area.

Citizens is here for you if your property does experience damage. The important information below will assist you in reporting a claim and with our claims process. Our goal is to get you on the road to recovery after a storm.

### Report a Loss

As soon as you become aware of or suspect any damage from the storm, report it to Citizens one of three ways:

1. [myPolicy](#), Citizens' online and mobile-friendly policyholder self-service tool. Reporting your claim through myPolicy may be faster than reporting it by phone in the aftermath of a storm. You can even view your policy documents, claims, billing information and make payments through your online account.

If you do not have a myPolicy account, you can complete your registration [here](#). You will need your:

- Policy number
- Property/primary ZIP Code
- Email address on record with Citizens

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

2. Call your agent, who can submit a claim on your behalf.
3. Call Citizens' toll-free at 866.411.2742, which is available 24/7. Trained professionals will take your claim information. Try to have the following information available when you call:
  - Your policy number or property address
  - 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)

*Note:* Call even if you don't have this information. Citizens will be able to assist you.



For more information about the claims process, visit the [Claims](#) section of our website and read the [Reporting a Claim in Four Easy Steps brochure](#).

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
- Loss is inspected by Citizens
- Verbal or written approval is provided by Citizens

#### **What is a hurricane deductible?**

The [hurricane deductible](#) is applied on a calendar-year basis from January through December. During a busy hurricane season, once covered damages to your property exceed your hurricane deductible, claim payments may be issued even if your property sustains damage from multiple named storm events throughout the year.

*Note:* You should report your loss from this storm and previous storms even if you believe the individual storm loss or the aggregate of multiple losses will not exceed your hurricane deductible amount.

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

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

See our [Assignment of Benefits webpage](#) to learn more.

#### **Stay Informed**

Visit our [Storms](#) and [Hurricane](#) areas of our website for more information.

Submit an inquiry to Citizens via [Contact Us](#) if you have any questions or need additional information about a claim.

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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.

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**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