

General Timeline for Repairs

When we receive a copy of the professional engineer's and/or geologist's report, we will mail a copy to you and contact you to discuss the findings.

If the expert's report confirms a sinkhole loss to your principal building, Florida law requires that you enter into a contract for the performance of building stabilization and foundation repairs within 90 days after Citizens has confirmed coverage for the sinkhole loss and notified you of such confirmation. This time period is suspended if either party invokes the neutral evaluation process and begins again 10 days after completion of the neutral evaluation process. You then have 12 months to complete all repairs, except as otherwise provided by law.

Policy Renewal

Citizens' policies are issued for one-year terms. Once your sinkhole claim has been resolved and closed, Citizens may review your policy to determine eligibility for future coverage. For more information, refer to the *Nonrenewal* provision in *Sections I and II – Conditions* of your policy contract.

Payments

Payments will be made, based on F.S. 627.707, subject to the coverage and terms of your policy. Citizens will make an initial payment for the actual cash value of covered sinkhole damages to your home. This payment does not include any underpinning, grouting or other repair techniques performed below the building's existing foundation.

La version en Español esta disponible en www.citizensfla.com/brochures.

- After you enter into a contract for the performance of building stabilization and foundation repairs, Citizens will pay the amounts necessary to begin and perform such repairs, as the work is performed and the expenses are incurred.
- You must notify us before your licensed contractor starts repairs. Citizens will hire an engineer to monitor the repairs.
- After stabilization has been completed, Citizens will inspect for any additional damages caused during stabilization.
- Once initial actual cash value payment is incurred in cosmetic repairs, remaining replacement cost of estimate will be paid to complete repair of damages caused by sinkhole loss.

Additional Living Expenses

If you cannot live in your home during any part of the sinkhole damage repair process, your policy may provide coverage for additional living expenses. Contact your Field Adjuster to determine whether and what additional living expenses are available under your policy.

This brochure is for informational purposes only and is not intended to interpret or alter your Citizens policy. Your rights and responsibilities specifically are set forth in your Citizens policy.



Citizens Property Insurance Corporation
888.685.1555
www.citizensfla.com

Understanding the Sinkhole Claims Process



Now that you've taken the first step by filing a sinkhole claim for your property, this brochure will explain what to expect as your claim moves forward. It is important to understand that Florida law imposes specific requirements on both insurers and policyholders for resolving a sinkhole claim. We hope that taking the guesswork out of the process will make it easier and less stressful.



Sinkhole loss means structural damage to the covered building, including the foundation, caused by sinkhole activity. Coverage for damaged contents and additional living expenses (due to your home being uninhabitable) apply only if there is structural damage to the covered building caused by sinkhole activity. Sinkhole loss coverage is not included in the standard policy, but such coverage may be added to the policy for an additional premium charge.

Handling the Claim

Several experts may work together to handle the processing of your sinkhole claim:

- A Citizens Field Adjuster will be your primary contact for questions about your claim. The Field Adjuster will meet with you to gather information and will inspect your property to determine whether there is structural damage that may be the result of sinkhole activity.
- A professional engineer and/or geologist may need to conduct testing to determine the cause of the damage, within a reasonable professional probability, and will issue a report.

Evaluating Sinkhole Loss

Once the Field Adjuster conducts the initial evaluation, Citizens may assign a professional engineer and/or geologist to determine whether your principal building has suffered a sinkhole loss. If these experts determine your principal building has sinkhole loss, the professional engineer will make recommendations about land and building stabilization and foundation repair.

Disputing the Findings

If we inspect your property and determine there is no sinkhole damage to your principal building, we may deny your claim. In this situation, you will be responsible for repairing the damage that prompted the claim report. If your claim is denied without testing by a professional engineer and/or geologist, you may demand testing by notifying Citizens in writing within 60 days of receiving the denial letter.

You will be responsible for paying 50 percent of the testing costs, up to \$ 2,500. If testing reveals that structural damage to your principal building was caused by sinkhole activity, Citizens will reimburse the costs you paid for the testing, up to \$ 2,500.

If you disagree with the findings of our professional engineer and/or geologist, or if we cannot agree on the method of repair and sinkhole remediation, you can request neutral evaluation through the Florida Department of Financial Services (DFS). For information about the Neutral Evaluation Program, refer to the *Settling Your Sinkhole Claim – Where to Find Help* brochure included with your claim letter for more details.

Making Repairs

You may choose your own stabilization company to repair your principal building in accordance with our engineer's report.

Stabilization companies will require a copy of our engineer's report to provide an estimate. You can:

- Provide the stabilization company with a copy of the report sent to you by Citizens

OR

- Request that Citizens provide the stabilization company with a copy of the report

Requesting an Engineering Report

Submit your request for an engineering report to Citizens by one of the following methods:

Email: recordsrequest@citizensfla.com

Mail: Custodian of Records
Citizens Property Insurance
2101 Maryland Circle
Tallahassee, FL 32303

Please include your name, phone number, and policy and claim numbers in your request.