Citizens is committed to helping you recover from a property loss. Here are a few simple steps you can take to help make the claims process a little smoother:

- If it is safe, take reasonable emergency measures to protect your covered property from further damage. If the emergency measures cost will exceed $3,000, contact your adjuster.
- Before making any emergency repairs, take photos/video of the damaged property.
- Whenever possible, retain any damaged items for your adjuster to inspect.
- Keep invoices and receipts for any repairs or expenses associated with your claim.

Additional Living Expenses (ALE)

Some policies provide ALE coverage, which helps pay for increased expenses incurred if your home is unlivable due to a covered loss. These may include expenses for food, a place to live or other costs associated with maintaining your household.

Keep receipts: Accurate receipts are required. Make copies of these receipts for your records and provide the originals to your adjuster.

Property Inspection

Your Citizens adjuster may inspect your property with you to identify covered damages and determine reasonable repairs. During the inspection, the adjuster may ask questions about how and when the damage occurred. When the inspection is complete, the adjuster will document the property condition and submit a report with photographs to create the repair estimate.

Don't forget: If you find further damage during the repair process, contact your adjuster to provide additional information.

Repair Estimate

The repair estimate will outline covered damages identified during the inspection. It provides line-by-line descriptions of the scope of work and related costs for making repairs or replacing your property.

Did You Know? Estimate costs are based on the location of your property and the local supply and demand for labor and materials.

Initial Claims Payment

After your adjuster submits their report and repair estimate, Citizens may issue an initial payment based on Actual Cash Value (ACV) for covered damage. ACV is the depreciated value of damaged items, taking into account the age, wear and tear, and uselessness of the items. Initial claims payments are based on the estimated cost of covered repairs known at the time of inspection.

Have a Mortgage? Ask your mortgage company about its procedures for endorsing your claim check. Be sure to check that your mortgage company is correctly listed on your policy during your annual policy review.

Supplemental Payments

If the total cost of the repairs exceeds your initial claim payment or your contractor discovers additional damages, you may be eligible for supplemental payments. These payments are made depending on your policy and after the completed proof of repairs is received.

Pro Tip: If your contractor's estimate is more than Citizens' estimate or additional damages are found, contact your Citizens adjuster before signing any contract or proceeding with any work. Citizens will work with you and your contractor to determine if a supplemental payment is warranted.

Need to report a claim?

Contact Citizens First

Report it online via myPolicy at
www.citizensfla.com/mypolicy
24 hours a day, seven days a week
866.411.2742

Scan QR code to report online

This brochure is for informational purposes. In the event of any inconsistency between this brochure and your insurance policy, the terms of the insurance policy control.

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

Vèsyon kreyòl ayisyen an disponib sou Entènèt *www.citizensfla.com/brochures.*

CITIZENS
PROPERTY INSURANCE CORPORATION

Citizens Property Insurance Corporation
866.411.2742
www.citizensfla.com

05/25

What to Expect After Reporting Your Claim

CITIZENS
PROPERTY INSURANCE CORPORATION

1 Claim Report

What to Expect

When you report your claim, you will receive a claim number and a follow up email, and based on the loss information you provide, your claim will be assigned a severity code and routed to a claims team. Uninhabitable properties and claims with extensive damages will be given a higher priority.

Your assigned adjuster will contact you to discuss your claim and determine if an inspection of your property is necessary. Claims involving minor damages may be able to be serviced by your adjuster without an in-person inspection. If an on-site inspection is needed, your adjuster will schedule an appointment with you.

If you have significant damage or report a claim after a major event, such as a hurricane, it may take longer for your adjuster to contact you and for your property to be inspected. Our claim service process is designed to expedite the evaluation and resolution of your claim, no matter the degree of damage.

What to Do

- If it is safe, take reasonable and necessary emergency measures to secure your home and prevent further damage.
- Take photos or video before making emergency repairs or removing damaged items.
- If the cost to perform reasonable emergency measures will exceed $3,000, contact your adjuster to discuss.
- Inventory damaged items and keep them in a safe place for your adjuster to inspect.
- Keep copies of your receipts and invoices for living expenses and emergency repairs.

2 Loss Inspection

What to Expect

During the on-site inspection, your adjuster will inspect the interior and exterior of your property with you. This includes collecting any photos, receipts and repair estimates you have. Depending on the type or extent of damage, the adjuster may take additional photos and ask questions about how and when the damage happened for the claim file. This information will be used to determine coverage, assess damages and prepare a repair estimate.

Adjuster inspections after a major event, such as a hurricane, may take longer. To help prepare for your property inspection, make note of damaged items on your home inventory and keep repair documentation to share with your adjuster.

What to Do

- Create a list of questions to ask your adjuster during your inspection.
- During the inspection, give your adjuster copies of any receipts for additional living expenses or emergency repairs, photos of damaged items and cost estimates for permanent repairs, if available.
- If you have removed and stored damaged items, have them available to show to your adjuster if requested.

3 Claim Review and Repair Estimate

What to Expect

After the inspection, your adjuster will review the gathered information and determine the coverage available under your policy. They will contact you to discuss your claim, review the repair estimate and prepare a report for Citizens.

Your repair estimate will outline covered damages identified during the inspection with specific line-by-line descriptions of the scope of work and related costs for making the repairs or replacing your property. A claim summary review letter and supporting documents will be mailed to you.

Estimates are based on the ZIP code location of the insured property and the local supply and demand for labor and materials.

What to Do

Let Citizens know immediately if additional damage is found during the repair process. Have your contractor document and photograph the additional damage with a supplement estimate to submit to your adjuster for review and consideration.

Upload your claim documentation on *www.citizensfla.com* through *Submit Claim Documents* found in the *Contact Us* section or call Citizens at 866.411.2742 to provide additional information and/or the details of additional damages.

4 Initial Claims Payment

What to Expect

Based on all information gathered from your adjuster, if the reported damage is covered under your policy, Citizens will make an initial claim payment. Your initial claim payment is the actual cash value (ACV) for your claim minus your policy deductible. If you have Replacement Cost coverage, the recoverable depreciation payment will be issued after Citizens receives proof of repairs having been completed. Citizens pays only reasonable costs and you may be responsible for any additional charges.

Citizens will mail your claim check to your current mailing address. If you have a mortgage company listed on your policy, Florida law requires that Citizens include the company on your claim payment check.

You may be eligible for supplemental payments if total repair costs exceed the initial claim payment or if you or your contractor discovers additional damages during the repair process.

What to Do

- Make sure Citizens has your correct temporary mailing address if you had to relocate during the repair process.
- Banks require that all payees (including any mortgage company) listed on the check sign the check. Ask your mortgage company about its procedures for endorsing your claim check.
- Keep in contact with your adjuster during the repair process. They will be able to answer questions and assist with supplemental payments.
- Follow up with your agent and provide proof of repairs once they are completed.

If you have any additional questions or concerns, contact your adjuster at the number provided or call Citizens at 866.411.2742.