Experiencing a loss can be stressful and confusing. Reporting a claim should not be. Report your claim to Citizens at 866.411.2742 (available 24/7) or online via myPolicy at www.citizensfla.com as soon as you become aware of or suspect damage to your insured property.

Citizens is committed to responding quickly to disasters and providing local services and support to policyholders in a crisis. When a catastrophe occurs, Citizens activates a team of managers, support staff and adjusters experienced in handling catastrophic events and the resulting damage claims.

If it is safe, protect your property from further damage and safeguard your home:

- Take photos or videos of damaged areas before making temporary repairs or removing items.
- Secure your property from further damage.
- Inventory damaged items and keep them in a safe place so the Citizens adjuster can inspect them.
- Keep receipts for additional living expenses and all repairs.
- Share your contact information with your agent and adjuster.
- While it’s tempting to get repairs started right away, do not sign anything before consulting with Citizens or your agent.

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.
Standard Coverages
Citizens’ personal residential mobile home owners’ insurance policies include several standard coverage types. Please refer to your policy for specific coverages and amounts of coverage. Your adjuster will review with you all of your contracted coverages and protections with your Citizens policy.

Coverage A – Dwelling
Covers your home and certain attached structures. Coverage is based on the stated value of your home. On homes older than 1994, policy coverage is replacement cost or actual cash value (ACV) with endorsement.

Coverage B – Other Structures
Covers structures not physically attached to your home (for example, storage sheds, detached garages). Coverage limit is 10 percent of your Coverage A. Payments for other structures on mobile home dwelling policies reduce your Coverage A amount.

Coverage C – Personal Property
Covers the depreciated value of your personal property (for example, clothing, furniture). Default coverage limit is 25 percent of Coverage A; increased coverage limits and options may be available.

Coverage D – Loss of Use
Covers incurred additional living expenses and/or fair rental value if your mobile home becomes uninhabitable following a covered loss. Mobile home dwelling policies cover fair rental value only. Payments for fair rental value on mobile home dwelling policies reduce Coverage A amount.

Citizens may require additional information from your bank, mortgage company or your lease holder. To help the claim process go smoothly, you may need to contact them to identify what claim documents may be needed from Citizens.

Your policy covers the removal of debris from destroyed property. Debris removal is included in the Coverage A limit. MHO-3 and MW-2 policies allow for an extra five percent for total loss. Citizens will contract with an independent demolition vendor at our expense to remove the debris. In the event of a total loss, Citizens is required to be in possession of the mobile home title.