



WHAT IS A HURRICANE DEDUCTIBLE?

The Hurricane deductible is an out-of-pocket expense you are responsible for, and must be exceeded, before Citizens will pay for covered damage under your policy.

HOW DOES IT WORK?

For example, if your home is insured for **\$250,000** and has a **2% Hurricane deductible** you are responsible for **\$5,000** in repairs. In the event of a total loss, Citizens pays up to the policy limits.*



Deductible
\$5,000



Citizens Pays
\$245,000

It's important to remember that Hurricane deductibles are applied on a calendar-year basis. During a busy hurricane season, you only will be required to pay your Hurricane deductible once – even if you make repairs from multiple named storms. Keep receipts for hurricane repairs even if you don't reach your deductible.



*Individual policy coverage limits may result in payouts above \$245,000. Ask your agent for details.

WHEN DOES THE HURRICANE DEDUCTIBLE KICK IN?

Citizens applies Hurricane deductibles to claims when a tropical storm or hurricane watch or warning has been issued by the National Weather Service for any part of the State of Florida.



Questions?

Ask your agent what options are available with your policy coverages.

Call Citizens First

866.411.2742

Report your claim online via myPolicy at citizensfla.com/mypolicy
24 hours a day, seven days a week

