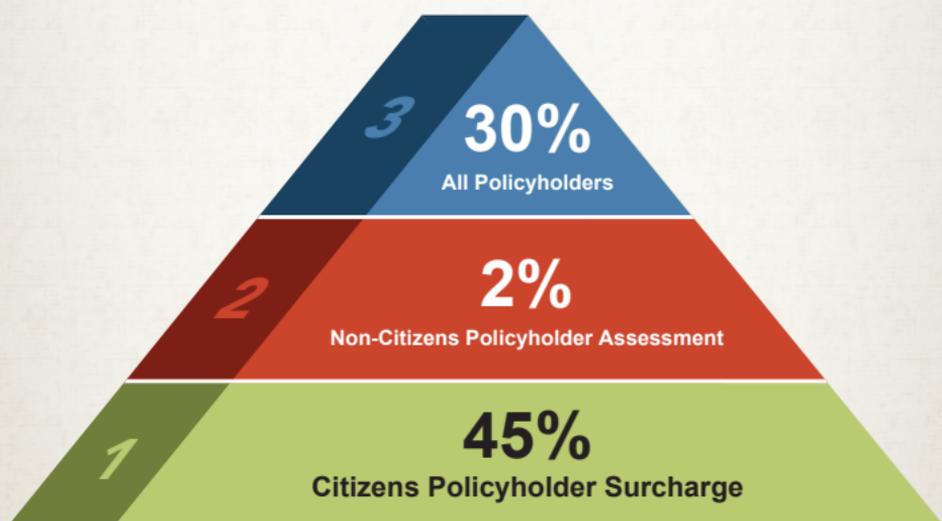


How do assessments affect the **true cost** of your insurance?

Citizens allocates approximately 18 percent of every premium dollar to pay hurricane and catastrophe claims. A particularly devastating storm or a series of smaller storms could eliminate these savings, leaving Citizens without enough money to pay claims. If this happens, Florida law requires that Citizens charge assessments until any deficits are eliminated.

Assessments are charges that both Citizens and non-Citizens policyholders must pay in addition to their regular policy premiums. Assessments are charged in three tiers, beginning with the Citizens Policyholder Surcharge. Each additional tier is charged only if the level before is insufficient to eliminate Citizens' deficit.



Because Citizens policyholders are the first and most highly assessed group, the true cost of a Citizens policy can increase dramatically following a major disaster. To learn the true cost of your Citizens policy, try our *True Cost Calculator* at www.citizensfla.com/assessments.

Call Citizens First to report a claim 24/7 at our toll-free claims reporting hotline 866.411.2742.

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

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