



Important Requirement: Submit Proof of Repairs to Your Agent

Month xx, 2025

Citizens' records indicate that you experienced property damage from Hurricane Ian, Hurricane Nicole. We hope that you have made the necessary repairs to your property and life is returning to normal.

Under our underwriting rules, properties with existing damage – even for damage that did not exceed the hurricane deductible – are not eligible for continued coverage **unless** you provide your agent acceptable proof-of-repair documentation. If repairs are delayed, submit documentation that completion of the repairs is beyond your control at this time. This documentation must be submitted to your agent no later than the policy expiration deadline.

If repairs have been completed, please submit proof-of-repair documentation to your agent. Examples of acceptable documentation include (but are not limited to) **photographs** of the repairs along with:

- Supporting receipts and/or invoices indicating that the services/materials were paid in full
- Inspection report or regulatory permit indicating work was completed
- Final roof permit (if the roof was replaced)

If repairs have not been completed:

- Notify your agent that repairs will be delayed, the reason why, and the anticipated completion date for the repair.
- Supply your agent with any supporting documentation for the delay (for example, a roofing or construction contract or construction permit).

If you already have submitted this documentation to your agent, please contact them to ensure it was received and processed.

Your agent can assist you and answer any questions you may have.

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