CitizensAdvisor

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Citizens to launch emergency water removal/managed repair programs

TALLAHASSEE, FL – Citizens Property Insurance Corporation is launching a pair of voluntary programs to enhance customer service following a nonweather water loss while taking steps to address assignment of benefit abuse and litigation that drive up rates for many Citizens policyholders.

Beginning July 1, 2017, Citizens will begin offering new and renewing homeowner's multiperil (HO-3) and dwelling (DP-3) policyholders the option of free water removal/drying services and a managed repair contractor network to make permanent repairs that are warrantied for at least three years.

Taken together, the optional programs will provide Citizens customers peace of mind and the ability to get back on their feet more quickly, said Barry Gilway, Citizens CEO, President and Executive Director.

"Our customers are barraged daily with advertisements from those who seek to profit from their losses by inserting themselves into the claims process following a nonweather water loss," Gilway said. "Encouraging our customers to make Citizens their first call and educating them about the valuable emergency and repair services Citizens provides will save them time and money."

The **Emergency Water Removal Services** provides **free** water removal and drying services to protect a policyholder's home from further damage caused by a nonweather water loss. No deductibles apply and customers pay nothing out of pocket for this service, even if Citizens determines later that the loss is not covered under their policy.

When a policyholder or their agent calls Citizens to report a loss, a claim representative will determine, based on the cause of loss, whether they are eligible for this free service. No deductible applies for this service.

If the policyholder is eligible and agrees to participate, Citizens will provide a Citizens-approved contractor(s) to provide water removal and drying services to protect insured structures from further damage.

The **Managed Repair Contractor Network** Program provides warrantied, permanent repair services to return the policyholder's home to its pre-loss condition following a qualified loss. This service is available only for a covered loss. The customer's deductible applies for any eligible work performed.

If the loss is determined to be eligible for this program, the policyholder can work with licensed and insured contractors within the contractor network who have been vetted and approved by Citizens. All contractors' claim-related work is guaranteed for three years.

June 16, 2017

Events

June 19 @ 11 a.m.

Market Accountability

Advisory Committee

Sheraton Orlando North

June 19 @ 1 p.m. Audit Committee Sheraton Orlando North

June 19 @ Immediately following Audit Committee

<u>Finance and Investment</u>
<u>Committee</u>
Sheraton Orlando North

June 19 @ Immediately following Finance and Investment Committee Actuarial and Underwriting Committee
Sheraton Orlando North

June 20 @ 9 a.m.
Citizens Board of
Governors
Sheraton Orlando North

Both programs will be offered at the time of loss for water losses not caused by weather, which are defined as accidental discharge or overflow of water or steam from a plumbing, heating, air conditioning, automatic fire-protective sprinkler system or household appliance.

A new policyholder notice regarding these programs will be included in Declarations packages of new and renewal packets mailed out throughout the year.

To help our agents better serve their customers in an emergency, Citizens has developed an online training module that outlines the new programs and the agent's role in them. The 30-minute training, to be released next week, is mandatory for all appointed agents.

Policyholders are encouraged to <u>Call Citizens First</u> at 866.411.2742. Claim representatives are available 24 hours a day, seven days a week.



Spotlight



Bruce Meeks
Inspector General

Policies in Force

451,965 as of June 9, 2017

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<u>Hurricane Season Arrives After 2016 Wake Up Call</u> News Service of Florida

<u>Editorial: Lawmakers ignore insurance mess</u> Tampa Bay Times

<u>Citing fraud, Florida insurers raise property insurance rates</u> Southwest Florida News-Press

<u>Citizens unveils managed repair network on July 1</u> Sun Sentinel

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