

Proof-of-Repairs Documentation for Previous Storm Damage

August 15, 2025

It's been some time since Citizens shared a cumulative list of policyholders affected by previous storms. While we have continued monthly outreach to policyholders impacted by hurricanes Ian and Nicole only, the attached list now reflects all recent storm events to help you identify which policyholders still have outstanding proof of repairs.

Notes:

- For hurricanes Idalia, Helene, and Milton, we have not begun sending monthly policyholder mailings.
- If repairs are delayed, documentation should be uploaded showing completion of the repairs is beyond the policyholder's control at this time.
- Policyholders are required to send documentation confirming the roof replacement if they have already been paid for the roof replacement.

Attached is a cumulative list of your agency's in-force policies with open and closed claims for which we have not received proof of repairs.

Agents should work with their customers and submit proof of completed repairs for closed claims or provide documentation of why they have not been completed.

If repairs have not been completed, policyholders must either:

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

Activities for Proof-of-Repair Requests

PolicyCenter® will send agents a *Request for [Catastrophe Name] Proof of Repairs* activity for closed claims for which we have not received proof of repairs. Agents will receive these activities approximately five months prior to the renewal effective date. Agents should upload the documentation within 15 days via the:

- *PL Only: CAT Proof of Repairs* activity for Personal Lines
- *CL Only: CAT Proof of Repairs* activity for Commercial Lines

Policyholder Notices

If proof-of-repair documentation has not been received for closed claims, Citizens will send courtesy emails to policyholders impacted by the storm.

Note: There will be a policy note in PolicyCenter confirming Citizens has sent an email to the email address on file. You can view the email by clicking the URL in the policy note.

Resources

Log in to the *Agents* site, and from the website's top menu:

- Select **Training → Personal Lines Job Aids → Claims** for the [Submitting Acceptable Proof of Repairs for Hurricane Structure Damage](#) job aid.
- Select **Training → Commercial Lines Job Aids → Claims** for the [Submitting Acceptable Proof of Repairs for Hurricane Structure Damage](#) job aid.
- Select **FAQs** and enter *+hurricane activities* into the *Search* field.

Note: To open the attached list, you must use Microsoft Excel or other compatible spreadsheet software.

Appointed agents can submit questions to Citizens by replying to this email or logging in to the *Agents* website and choosing the *Contact Us* link on the top of the page. Citizens will respond within five business days. Agents also can contact the Customer Care Center at 888.685.1555.

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