



## Hurricane Irma: Citizens Is Ready to Help

September 15, 2017

Citizens Property Insurance Corporation is here for you, and we hope you and your family are safe and any damage your property may have experienced is minimal following Hurricane Irma.

If your property has experienced damage, Citizens is ready to help. The important information below will assist you with Citizens' claims process.

### To Report A Loss: **Call Citizens First or Your Agent or Visit Us**

Citizens can start you on the road to recovery. Call Citizens' toll-free claims hotline at **866.411.2742** as soon as you become aware of or suspect any damage from the storm. Trained professionals are available 24/7 to take your claim information.

Your agent also can file a claim for you. Your agent's contact information is included on the Policyholder Identification Card and other policy documents we mailed to you.

As another option, you can visit Citizens at any of our mobile Catastrophe Response Centers (CRCs). These centers are staffed with our trained claims personnel to assist you in person with claims, answer your questions and offer general assistance. These centers will be open at the following locations and times:



Location	Hours of Operation
Walmart parking lot 11225 Tamiami Trail North Naples, FL 34110	Daily from 7 a.m. to 7 p.m., curfew permitting
Kings Court Key 355 E. Palm Drive Florida City, FL 33034	Daily from 7 a.m. to 7 p.m., curfew permitting
Murray Nelson Government Center 102050 Overseas Highway Key Largo, FL 33037	Daily from 7 a.m. to 7 p.m., curfew permitting

We also posted information about our CRCs on our [Hurricane Irma Storm Tracker](#) webpage.

Try to have the following information available when you call or come by:

- Your policy number
- Your contact information, including any temporary addresses or phone numbers
- Description of damage. (Example: tree fell on roof; lightning struck house)
- Mortgage company information (if applicable)

Don't worry if you don't have all this information. We will be able to assist you.

Some steps to take to facilitate the claims process are below. Keep detailed receipts, and when it's safe to do so:

- Take photos and/or video of property damage.
- Take reasonable emergency measures to protect the property from further damage or prevent unwanted entry to the property.
- If reasonably possible, retain the damaged property for Citizens to inspect.

For our HO-3, HO-6 and DP-3 policyholders, it's important to note that, except for the policy provisions regarding reasonable emergency measures, there may be no coverage for **permanent** repairs that begin before one of the following occurs:

- 72 hours after the loss is reported to Citizens
- Loss is inspected by Citizens
- Verbal or written approval is provided by Citizens

To learn more about reporting a claim:

- Go to the [Report a Claim](#) page of Citizens' website to learn more about the process.
- Review Citizens' guide to [Reporting a Claim in 4 Easy Steps](#).

### **Don't Sign Away Your Rights**

Be careful signing over your insurance benefits to anyone. Some contractors may ask you to sign an assignment of benefits (AOB) contract before starting emergency repairs. Signing over your benefits can cause increased costs for which you could be held responsible. You are urged to exercise caution before signing any documents that give your insurance benefits to someone else.

Please call Citizens first and see our [Assignment of Benefits: What You Need to Know](#) brochure to learn about the risks.

### **Stay Informed**

Visit our [Hurricane Irma](#) webpage for more information.

This email is not spam. You received this email because you are a Citizens policyholder, and we want to convey important information about your policy.



Citizens Property Insurance Corporation

[www.citizensfla.com](http://www.citizensfla.com)

Customer Care Center 888.685.1555 8 a.m.-5:30 p.m. ET Weekdays

Claims Hotline 866.411.2742

