

Assignment of Benefits

An assignment of benefits (AOB) is a contract between you and a third party – typically a contractor, roofer or water mitigation vendor – giving them the right to deal directly with Citizens and receive payment directly for your claim. Your name will not be included on any AOB claim payment issued by Citizens to the third-party assignee.

Recent Changes

Reforms passed in 2019 were intended to bring balance to the AOB process. What commonly had been referred to as an AOB contract is now defined by law as an “assignment agreement.” An assignment agreement must satisfy specified legal requirements to be valid and enforceable.

When you sign an assignment agreement, you give up the right to manage your claim and ensure it is resolved timely and to your complete satisfaction.

You can cancel an assignment agreement within certain timeframes without penalty. However, you will have to pay for any contracted work performed before you cancel your agreement. To cancel your agreement, you must inform your contractor using the cancellation procedure outlined in your agreement. You also must inform Citizens, which must deal with, and make payment to, your contractor until notified of cancellation.



Identify AOB Abuse

- Someone knocks on your door and tells you there is damage to your home you didn't know about.
- You're promised something for nothing such as a free roof or kitchen renovation.
- Someone claims the damage is greater than it clearly is.
- Permanent repairs begin before your insurance company is notified or allowed to inspect damages.

Call Citizens First

Calling Citizens as soon as you become aware of or suspect any damage puts you in control of your claim and ensures repairs are completed to your satisfaction:

- Call Citizens First as soon as you become aware of a possible loss.
- Never sign anything related to a possible loss without first calling Citizens or your agent.

Filing a claim with Citizens is easy. Contact your agent, call Citizens at our toll-free, 24/7 claims reporting hotline: **866.411.2742**, or report online via myPolicy at www.citizensfla.com/mypolicy.



Need to report a claim?

Call Citizens First

866.411.2742

Report it online via myPolicy
at www.citizensfla.com,

24 hours a day, seven days a week

This brochure is for informational purposes only and is not intended to interpret or alter your Citizens policy. Your rights and responsibilities specifically are set forth in your Citizens policy.

La versión en español está disponible en
<https://www.citizensfla.com/brochures>.



Citizens Property Insurance Corporation
866.411.2742
www.citizensfla.com

What to Expect After Reporting Your Claim



1 Claim Report



What to Expect

When you report your claim, you will receive a claim number, and based on the information you provide, your claim will be assigned a severity code and routed to a claims team. Uninhabitable properties and claims with extensive damages will be given a higher priority.

Your assigned adjuster will call you within one calendar day to discuss your claim and determine if an inspection of your property is necessary. If your claim involves minor damages, your adjuster may be able to service your claim without an in-person inspection. If an on-site inspection is needed, your adjuster will schedule an appointment with you.

What to Do

- If it is safe, take reasonable and necessary emergency measures to secure your home and prevent further damage.
- Take photos or video before emergency repairs or removing damaged items.
- If the cost to perform reasonable emergency measures will exceed \$3,000, contact Citizens to discuss.
- Inventory damaged items, and keep them in a safe place for your adjuster to inspect.
- Keep copies of receipts and invoices for living expenses and emergency repairs.

2 Loss Inspection



What to Expect

During the on-site inspection, your adjuster will inspect both the interior and exterior of your property with you. They also will collect any photos, receipts and repair estimates you have. The adjuster may take additional photos and ask you questions about how and when the damage happened for the claim file. This information will be used to determine coverage, assess damages and prepare a repair estimate.

If you have significant damage or report a claim after a major event, such as a hurricane, it may take longer for your adjuster to contact you and/or your property to be inspected.

What to Do

- Create a list of questions to ask your adjuster during your inspection.
- During the inspection, give your adjuster copies of any receipts for additional living expenses or emergency repairs, photos of damaged items and cost estimates for permanent repairs, if available.
- If you have removed and stored damaged items, have them available to show to your adjuster if requested.

3 Claim Review



What to Expect

After your inspection, your adjuster will review the gathered information and determine the coverage available under your policy. Your adjuster will contact you to discuss your claim, review the estimate and finalize the claim. A claim summary review letter and supporting documents will be sent to you.

If the loss is covered and the cost of the damage is more than your deductible, your claim summary letter will include payment. If the damage is not covered under your policy, Citizens will provide an explanation in writing.

What to Do

It is important to let Citizens know immediately if additional damage is found during the repair process. Have your contractor document and photograph the additional damage with a supplemental estimate to submit to your adjuster for review and consideration. Your contractor should not perform the additional damage repairs until your Citizens adjuster has an opportunity to evaluate the supplemental claim presentation.

If you have additional information or find additional damages after inspection, call Citizens at **866.411.2742** or email claims.communications@citizensfla.com.

4 Claims Payment

What to Expect

Your initial claim payment will be determined based on several factors. Citizens will estimate the cost to repair your damaged covered property, based on like, kind and quality of materials and labor costs for market conditions in your local community. Your initial claim payment is the actual cash value (ACV) of the damaged covered property minus your policy deductible. If you have Replacement Cost coverage under your policy, a recoverable depreciation payment will be issued to you after proof that repairs have been completed is received.

Citizens will mail your claim check to your current mailing address. If you have a mortgage company listed on your policy, Florida law requires that Citizens include the company on your claim payment check.

What to Do

- If you have been displaced, ensure that Citizens has your correct temporary mailing address.
- Banks require that all payees (including any mortgage company) listed on the check sign the check. Ask your mortgage company about its procedures for endorsing your claim check.
- Follow up with your agent and provide proof of repairs once they are completed.

If you have any additional questions or concerns, contact your adjuster at the number provided or call Citizens at **866.411.2742**.