

## 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 for your claim.

When you sign an AOB contract, you give up the right to manage your claim and ensure it is resolved timely and to your complete satisfaction. Signing a contract and beginning work before contacting Citizens may affect payment for a covered loss, leaving you holding the bill. Although most AOB is not fraud, AOB fraud and abuse are on the rise in Florida.

## AOB Costs You Money

AOB claims cost more without delivering increased benefits to you, the customer. AOB contracts are increasing in South Florida and their use is spreading throughout the state. The increasingly widespread abuse of AOB is driving rates up across Florida and will continue to do so for the foreseeable future unless statutory changes are made.

## 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.

## Help Stop AOB Abuse

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 and Citizens' high quality standards:

- *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, or call Citizens at our toll-free, 24/7 hotline: 866.411.2742.



Call Citizens First  
**866.411.2742**

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.*



Citizens Property Insurance Corporation  
866.411.2742  
[www.citizensfla.com](http://www.citizensfla.com)



# You've reported your claim to Citizens

What happens now?

Assignment  
of Benefits

Company agrees to provide insurance during the period of in...  
Policy for which the Compar...  
of installation...



# 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. While all claims are important to us, 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 your adjuster to discuss.
- Inventory damaged items and keep them in a safe place for your adjuster to inspect.
- Keep copies of and receipts 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, contact by your adjuster and inspection of your property may take longer.

## 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. If you have additional information or find additional damages after inspection, call Citizens at **866.411.2742** or email [claims.communications@citizensfla.com](mailto: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 property. Based on all information gathered, your initial claim payment is the actual cash value (ACV) for your claim minus your policy deductible. If you have Replacement Cost coverage, the recoverable depreciation will be issued after proof of repairs having been completed is received. Citizens pays only reasonable costs and you may be responsible for any additional charges.

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**.