

# Emergency Repairs

**Policy language has changed on the following policies:**

**HO-3**

Single family homes

**HO-6**

Condos

**DP-3**

Renters

## **Reasonable Emergency Measures**

Your policy may require that you take reasonable emergency measures to protect covered property from further damage. Emergency measures only include what is reasonable and necessary to secure your home and prevent further damage. These measures may not exceed the greater of \$3,000 or 1 percent of your Coverage A limit, unless you receive Citizens' approval in advance to exceed this amount.

## **Loss Reporting and Repairs**

Except for reasonable and necessary 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
- The time of an on-site loss inspection by Citizens
- The time of verbal or written approval by Citizens

## **What Should You Do?**

Call Citizens First. Don't wait to report a claim. You can report a claim 24/7 with Citizens' toll-free Claims hotline, 866.411.2742, or by contacting your Citizens Agent.

- Review policy contract changes with your agent.
- Report a claim as soon as you know there is damage.
- Ensure Citizens has current contact information to schedule an inspection following a claim.

**Call Citizens First.** For more information, visit [www.citizensfla.com/call-citizens-first](http://www.citizensfla.com/call-citizens-first).

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