

How Citizens Estimates Repair Costs

Citizens is committed to helping you recover from a loss under your insurance policy. Here are a few simple steps you can take to help make the claims process a little smoother:

- Take photos/video of damaged property before making any emergency repairs.
- If it is safe, take reasonable emergency measures to protect your property from further damage.
- Whenever possible, retain any damaged items for Citizens' claim representative to inspect.
- Keep receipts for any repairs or other expenses associated with your loss.
- If the cost to perform emergency measures will exceed \$3,000, contact your adjuster.

Additional Living Expenses (ALE)



Some policies provide ALE coverage, which helps pay for expenses incurred if your home is unlivable due to a covered loss. These may include expenses for food, a place to live or other costs associated with maintaining your household.

Keep receipts:

Accurate receipts are required. Make copies of these receipts for your records, and provide the originals to your adjuster.

Loss Inspection



Your Citizens adjuster may inspect your property with you to identify covered damages and determine reasonable repairs. They will evaluate the damage, take photographs and document the property condition to create your repair estimate.

Don't forget:

Provide your adjuster with any photos, receipts and repair estimates from vendors you may have hired prior to the inspection. Contact your adjuster if you have additional information about your loss after your inspection.

Repair Estimate



Your repair estimate will outline covered damages identified during the inspection with specific line-by-line descriptions of scope of work and related costs for making the repairs or replacing your property. Costs may vary widely due to supply and demand for labor and materials and location of your property. Estimate cost factors are based on the ZIP code location of the insured property.

Did you know?

Your policy either provides Replacement Cost coverage or Actual Cash Value (ACV) coverage. Estimates are based on Replacement Cost for current market conditions for labor and like kind new materials. If you have ACV coverage, your estimate will be based on the depreciated value of damaged items, which reflects their overall decrease in value due to age, wear and tear, obsolescence, and other factors.

Initial Claims Payment



Your adjuster will submit their report and repair estimate to Citizens. Based on all information gathered, Citizens will issue an initial payment of 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.

Have a mortgage?

If you have a mortgage company and your initial claims payment is over a certain amount, Florida law requires that Citizens lists the company on your claim check. Banks require that all payees listed on a check sign the check. Ask your mortgage company about its procedures for endorsing your claim check. Be sure to check that your mortgage company is correctly listed on your policy during your annual policy review.

Supplemental Payments



Initial claims payments are based on the estimated cost of covered repairs known at the time of inspection. If the total cost of the repairs exceeds your initial claim payment or your contractor discovers additional damages, you may be eligible for supplemental payments.

Pro tip:

If your contractor's estimate is more than Citizens' estimate or additional damages are found, contact your Citizens adjuster before signing any contract or proceeding with any work. Citizens will work with you and the contractor to determine if a supplemental payment is warranted.