

Emergency Repairs



After a covered loss, your policy requires that you take reasonable emergency measures to protect covered property from further damage. Emergency measures include only what is reasonable and necessary to secure your home and prevent further damage.

Citizens provides *free* Emergency Water Removal Services for customers who have incurred damages due to the accidental discharge of water or steam. If you choose *not* to use this program for a covered loss, emergency water mitigation services are limited to a maximum of \$3,000.

For permanent repairs, if you choose *not* to take advantage of our Managed Repair Contractor Network program for covered damage resulting from the accidental discharge of water or steam, your policy has a \$10,000 coverage limit. This limit also is reduced by the amount paid by Citizens for emergency water mitigation services you obtain outside of Citizens' *free* Emergency Water Removal Services.

Loss reporting and repair requirements vary by policy. Failure to meet these requirements can result in loss of coverage.

Claim Reporting Checklist

Policy Number:

- Contact information
- Damage description
- Mortgage company information
- Take photos of the damage
- Make emergency or temporary repairs
- Prepare an inventory of damaged items
- Compile a list of questions for your adjuster
- Keep receipts from any repairs
- Get a copy of the fire or police report



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 version en Español esta disponible en www.citizensfla.com/brochures.



Citizens Property Insurance Corporation

866.411.2742

www.citizensfla.com

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Reporting a Claim in Four Easy Steps



1 Report



Report your claim to Citizens at **866.411.2742** (available 24/7) or online via myPolicy at www.citizensfla.com as soon as you become aware of or suspect damage to your insured property. Report your claim before beginning any claim-related repairs. Take reasonable emergency measures to protect your property from further damage, but do not make permanent repairs until your adjuster has an opportunity to evaluate the damages. You can report a claim to Citizens, at no cost, even before you know the full extent of the damage.

What you'll need:

- Policy number (available on policyholder ID card and the front page of your policy)
- Contact information, including any temporary addresses and/or phone numbers
- Damage description

You'll receive a claim number and contact information for your Citizens claims adjuster. Your Citizens adjuster will call to schedule your inspection.

If you have incurred damages due to the accidental discharge of water or steam, Citizens offers you the ability to connect with a network of vetted, licensed and insured local contractors who can make permanent repairs to your home for covered damages. After January 1, 2019, any approved work is contractor-guaranteed for workmanship for five years. Ask for more information about Citizens' Managed Repair Contractor Network program when you report a claim, and find out if you're eligible to receive *free* emergency water extraction and drying services.

2 Inspect

Your safety is Citizens' first priority. Before your inspection, make sure you are safe and your property is secure. If your property is unsafe, do not try to enter it. Allow Citizens' trained adjusters to inspect and determine the damage to your home.

Citizens must have the opportunity to inspect damages to determine reasonable repairs. During the inspection, your Citizens adjuster will:

- Provide their contact information and confirm your contact information
- Review your loss and assess any damage
- Collect any photos, receipts and repair estimates

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

If it is safe, protect your property from further damage and safeguard your home:

- Take photos or a video of damaged areas before making temporary repairs or removing items.
- Make only reasonable and necessary emergency repairs to protect your property from further damage or unwanted entry to the property. Examples include securing a front door, covering your roof or removing standing water. In fact, for certain losses, Citizens offers free emergency water removal and drying services. Citizens must be notified before additional permanent repairs are made.
- Inventory damaged items and keep them in a safe place so the Citizens adjuster can inspect them.
- Keep receipts for additional living expenses if you are displaced from your home and receipts for materials and labor costs you incur for temporary repairs.
- Get a copy of the fire or police report, if appropriate.
- Create a list of questions for your Citizens adjuster.

3 Review



Following the inspection, your claim will be reviewed by a Citizens claims examiner. If the loss is covered and the cost of the damage is more than your deductible, the examiner will submit your claim for payment. If the damage is not covered under your policy, Citizens will provide an explanation in writing. Citizens will answer any questions you have regarding your claim.

You can review your policy and discuss your coverage with your agent at any time.

Your deductible is the amount of a covered claim that you must pay. Your deductible may be a:

- Dollar Amount – A fixed amount (\$500, \$1,000, etc.) that will not change unless you purchase a higher or lower deductible.
- Percentage – Based on a percentage of your home's insured value. For example, a 2% deductible on a home insured for \$200,000 would be \$4,000. Percentage deductibles will change if the insured value of your home changes.

4 Receive Payment



Citizens pays you the agreed upon amount.

- If the actual cost of repairs/replacement turns out to be more than the original submitted estimate, call Citizens at 866.411.2742 to see whether you are eligible for a supplemental payment.
- Let your agent know if your name, mailing address or mortgage company has changed. Outdated information can delay your payment.
- If applicable, Citizens must include any mortgagee as a payee. (Ask your mortgage company representative how it endorses claim checks.)



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