

Emergency Repairs



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 and 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.

Except for reasonable and necessary emergency measures, there may be no coverage for permanent repairs that begin before one of the following occurs:

- 72 hours after Citizens is notified of the loss
- The time of an on-site loss inspection by Citizens
- The time of verbal or written approval by Citizens

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

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



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
888.685.1555
www.citizensfla.com

Reporting a Claim in Four Easy Steps



1 Report



Call Citizens First at **866.411.2742** (available 24/7) as soon as you become aware of or suspect damage to your insured property. Call Citizens First before beginning any claim-related repairs. You can report a claim to Citizens, at *no cost*, even before you know the full extent of 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
- Mortgage company information (if applicable)

When you call, Citizens can help you locate your account information. You'll receive a claim number and contact information for your Citizens claims adjuster. Your Citizens adjuster will call to schedule your inspection.

2 Inspect

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

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.

If safety and common sense allow, protect your property from further damage and safeguard your home:

- Take photos 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 replacing a front door, covering your roof or removing standing water. 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 and all 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-percent 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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