**CITIZENS PROPERTY INSURANCE CORPORATION** 2101 Maryland Circle Tallahassee, Florida 32303-1001



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## Citizens continues to assist policyholders recovering from Irma

TALLAHASSEE, FL – Citizens Property Insurance Corporation continues to assist policyholders getting back on their feet after Hurricane Irma by revisiting claims and making additional payments as repairs are made.

Field adjusters remain on the ground throughout the Keys and South Florida to revisit claims and revise damage estimates, when appropriate, to ensure policyholders are reimbursed for all covered losses associated with Hurricane Irma, which slammed ashore in September 2017.

To date, more than 24,500 of 66,400 Irma claims, about 37 percent, have been reopened for supplemental payment and to allow policyholders or their representatives to provide additional information related to their claim. Overall, Citizens has closed nearly 90 percent of all Irma-related claims. Open claims include properties with extensive damage, disputes and those in which a contractor has yet to provide an estimate for repairs.

"We want to reinforce to people that what we have provided them is an estimate and that estimates may change as repairs begin," said Jay Adams, Citizens Chief of Claims. "The initial estimate and payment does not necessarily mean your claim has been concluded."

Following standard insurance protocol, Citizens made initial payments immediately following the storm to policyholders whose losses exceeded their hurricane deductibles. Those initial payments were based on the actual cash value of damages incurred. Additional payments to cover the replacement costs of the covered loss are paid as repairs get underway.

Supplemental payments are available for additional Irma-related damaged discovered during the repair process or if market conditions render the initial settlement inadequate to make reasonable repairs on covered losses. As repairs begin, policyholders should contact Citizens before beginning repairs for damages *not* included in our initial estimate or if the contractor gives a higher figure for the repairs described in the initial estimate.

Citizens representatives are available to address all questions and concerns. Contact the Citizens *Claims Resolution Unit* at 866-411-2742, ext.7794, or e-mail <u>ResolutionUnit@citizensfla.com</u>. Field adjusters are also available for face-to-face consultation in the Keys.

"The claims team is diligently working to resolve all open claims as we prepare for the upcoming 2018 Atlantic hurricane season," said Craig Sakraida, Citizens Senior Director of Claims. "Citizens has dedicated adjusters available to review requests for supplemental payments and set up additional inspections if needed."

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In 2002, the Florida Legislature created Citizens Property Insurance Corporation (Citizens), a not-for-profit alternative insurer, whose public purpose is to provide insurance to, and serve the needs of, property owners who cannot find coverage in the private insurance market.

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