

CitizensAdvisor



Citizens expands choice for claims reporting with myPolicy online filing option

JACKSONVILLE, FL – Continuing its ongoing commitment to customer satisfaction, Citizens Property Insurance Corporation has successfully expanded its online capabilities to allow policyholders to file claims directly from their computers or smart phones following a loss.

Personal and commercial lines policyholders now can file a claim 24/7 by accessing the [myPolicy link](#), Citizens online self-service tool. The program's successful launch in late June is the result of a coordinated effort from Citizens employees throughout the company in the months following Hurricane Irma, which drove home the benefits of providing customers with yet another avenue to "Call Citizens First."

Throughout development, dozens of Citizens employees from Claims, Underwriting, IT, Consumer and Agency Services and Communications met repeatedly to work through the myriad details necessary to successfully launch the online claims filing initiative.

"It took a cross-functional group of employees across the organization to make this implementation such a great success," said Steve Bitar, Chief of Consumer and Agency Services. "As an organization we should all be very proud of our recent enhancements to the customer experience!"

Once registered on the myPolicy site, customers can use myPolicy to submit a claim, and view policy, claims and billing information. Customers also can make payments under certain conditions.

Here's how it works:

- To report a claim through myPolicy, customers will need a myPolicy account. Information about how to register for myPolicy is available on our [myPolicy page](#).
- Once logged into their myPolicy account, policyholders navigate to the Claims tab and click the blue Report a Claim button to begin the claims process.

Citizens in June began emailing policyholders, informing them of the enhancements. In addition, Citizens in August will begin including information about online filing in declaration packets issued to renewing policyholders. In September, new and renewal welcome emails will be updated to include information regarding the online claim-reporting option.

Continued on page 2

August 7, 2018

Events

August 15 @ 10:30 a.m.
[Legislative Webinar –
Managed Repair Program](#)
Dial in: 877.644.5260
Code: 7241658

September 26 @ 9 a.m.
[Citizens Board of Governors](#)
Sheraton Orlando North

Spotlight



Elaina Paskalakis
Vice President - Claims
Litigation

Policies in Force

443,281
as of August 3, 2018

Continued from page 1

Citizens is also reaching out to agents. In June, agent communications were sent out to all personal lines and commercial lines agents. Further agent-specific information is available in the Resources section of the agency portal.

More information, including FAQs and step-by-step instructional graphics on how to file a claim online, are available on Citizens' [Knowledge Base](#) website.

"Continuing to expand our self-service offerings as an organization is imperative for us to stay ahead of evolving policyholder needs and expectations in the marketplace," Bitar said "The recent myPolicy enhancement helps to create an even more efficient and convenient experience for our customers."

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Citizens launches Managed Repair Program

TALLAHASSEE, FL – The much anticipated [Citizens Managed Repair Program](#) relaunched last week to provide Citizens customers quality service while attempting to rein in repair costs that are driving rates up for most of our policyholders.

On August 1, 2018, Citizens began limiting payment on nonweather related water losses – a broken pipe, a leaking water heater – to \$10,000, including \$3,000 for emergency water mitigation services on homeowners multiperil (HO-3) and dwelling policies (DP-3) policies. The policy language affects nonweather related water claims on new policies issued after August 1 and on existing policies upon renewal after August 1.

Customer can avoid the \$10,000 sublimit by participating in Citizens' [Managed Repair Program](#). The voluntary program, administered by Contractor Connection, has four key components:

- Citizens will offer free emergency water removal and drying services to participating policyholders regardless of whether the loss is covered.
- If the damage is a covered loss, participants in the Managed Repair program will work with a group of qualified, local contractors for permanent repairs. No sublimit applies!
- Citizens will monitor contractor performance and ensure all covered repairs are completed to the customer's satisfaction.
- Participating contractors have agreed to guarantee permanent repair workmanship for three years.

Policy changes accompanying the program aim to ensure that policyholders who do not participate in the Managed Repair Program have at least \$7,000 available for permanent repairs after completing emergency water remediation measures. Most policyholders will be unaffected as the majority of nonweather water losses is not expected to exceed the \$10,000 sublimit.

Along with providing quality customer service, Citizens believes the policy language changes will reduce the potential for AOB abuse and litigation, which can cause lengthy delays and is driving rate increases across the state.

It really pays to Call Citizens First!

<p>1  First Notice of Loss</p> <p>You notice water on the floor in front of the refrigerator due to a broken water line in the wall. Remembering to Call Citizens First, you report your claim. The Citizens representative explains our free emergency water removal services program. You choose to participate in the program, and Citizens immediately contacts the mitigation vendor to request service. Within one hour of reporting your claim, the mitigation contractor contacts you to arrange dry out services.</p> <p>If you choose not to participate in the program and use your own mitigation contractor, your claim is subject to a \$3,000 limit for water mitigation services, less any applicable deductible.</p>	<p>2  Emergency Water Removal Services</p> <p>Within four hours of calling to report your claim, and accepting our offer of free water removal services, your mitigation contractor has scheduled a time to arrive on-site to begin dry out services. The dry out process may take several days depending on the severity of damage. If you have used our water removal service and the loss is not covered, you are not responsible for payment of the mitigation services.</p> <p>Using your own mitigation contractor? Coverage for reasonable emergency measures taken in response to a covered water loss is limited to a maximum of \$3,000, less any applicable deductible. If you have not reported your claim to Citizens already, do so immediately to ensure that you comply with policy requirements. Citizens will arrange to have an adjuster come out and inspect the damage to determine cause of loss.</p>	<p>3  Inspection</p> <p>After dry out is complete, a Citizens representative will inspect your property and determines the cause of loss. In this example, your loss is covered. Our Emergency Water Removal Services contractor and your Citizens Representative work together to arrive at an estimate for permanent repairs. The estimate for repairs will be reviewed with you before work begins.</p> <p>Even if you used your own mitigation contractor, your policy requires you to notify Citizens of the loss and allow a Citizens representative to inspect your property before you begin repairs to determine covered damage. Your claim for covered water mitigation is limited to \$3,000 after any applicable deductible. The amount paid for mitigation, reduces the total \$10,000 limit available for the water loss. If your loss is not covered and you used your own mitigation contractor, Citizens will not reimburse the water mitigation expense.</p>	<p>4  Managed Repair Contractor Network</p> <p>While discussing the estimate for repairs, your Citizens representative lets you know about the Managed Repair Contractor Network Program. Having repairs made through the network connects you with local contractors who provide a three-year workmanship guaranty on covered repairs. After choosing to participate in the program, you sign the work authorization and pay your policy deductible.</p> <p>Even if you used your own mitigation contractor, you may be eligible for permanent repairs through the contractor network. Ask your adjuster for details.</p> <p>If you choose not to participate in the contractor network and hire your own contractor to do permanent repairs, your claim is subject to a \$10,000 limit for permanent repairs, less any amount paid by Citizens from the \$3,000 limit available for reasonable emergency measures if you also declined Citizens' free emergency water removal services. Your deductible may also apply.</p>
<p>5  During Repairs</p> <p>As work begins on the repairs, your Citizens representative will reach out to you to monitor the progress of repairs and answer any questions you might have. They will work with you to set up a regular update call to ensure all repairs are progressing and meeting your expectations.</p>	<p>6  Completion and Satisfaction</p> <p>Once repairs are complete, you should ask your contractor to walk through everything with you to make sure everything has been completed to your satisfaction. Your contractor will ask you to sign a Certificate of Satisfaction. The contractor also should provide you information about the guaranty for covered permanent repairs, as well as contact information.</p> <p>Once the contractor submits the signed Certificate of Satisfaction, Citizens will issue a check payable to you and your contractor. You will receive a closing letter from Citizens in the mail to confirm the final process.</p>	<p>7  Final Survey</p> <p>Citizens will reach out after the entire repair process is complete to gather feedback and answer any questions you might have.</p>	<p></p> <p>Call Citizens First 866.411.2742</p> <p>Report your claim online via myPolicy at citizensfla.com</p> <p>24 hours a day, seven days a week</p>

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News Links

[As Hurricane Season Arrives, U.S. Homeowners Haven't Fixed Their Big Underinsurance Problem](#)
Wall Street Journal

[How the Florida Insurance Industry Hopes to Rein In AOB Crisis](#)
Insurance Journal

[Scams, losses, expenses, oh my: 10 hurricane season must-knows](#)
Florida Today

[Unprepared Floridian insurers face crisis after new AOB precedent set: Demotech](#)
Reinsurance News

[Flames, floods engulf Florida homes in adjuster's \\$14M plot](#)
PropertyCasualty360

[State Farm seeks to shield AOB information](#)
Florida Politics