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First Notice of Loss (FNOL)

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.

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.

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Emergency Water Removal Services

Within four hours of calling to report your claim, and accepting our offer of free water removal services, your mitigation contractor has scheduled time with you 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 service and the loss is not covered, you are not responsible for payment of the mitigation services.

Using your own mitigation contractor?
Coverage for reasonable emergency measures taken in response to a covered 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.

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Inspection

After dry out is complete, a Citizens adjuster inspects your property and determines cause of loss. In this example, your loss is covered and the contractor writes a repair estimate for permanent repairs. When using our Emergency Water Removal Services, your mitigation contractor and adjuster discuss the estimate and come to an agreement on the covered permanent repairs. The estimate for repairs will be reviewed with you before work begins.

Even if you used your own mitigation contractor, your policy requires you to notify Citizens of the loss and allow a Citizens adjuster to inspect your property *before* repairs to determine the cause of loss and extent of covered damage. Your claim for water mitigation is limited to \$3,000 *after* any applicable deductible. The amount paid for mitigation, up to \$3,000, also reduces the amount of money available within the \$10,000 limit for the water loss. Should your loss not be covered and you have used your own mitigation contractor, your costs are not reimbursed.

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Managed Repair Contractor Network

While discussing the estimate for repairs, your Citizens adjuster 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 guarantee on covered repairs. After opting in to the program, you sign the work authorization and pay your policy deductible.

Even if you used your own mitigation contractor, you may be eligible for repairs through the contractor network. Ask your adjuster for details.

If you choose not to use the contractor network and hire your own contractor, your claim is subject to a \$10,000 limit for permanent repairs, which includes any amount paid by Citizens for reasonable emergency measures if you also declined Citizens' offer of free emergency water removal services.

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During Repairs

As work begins on the repairs, your adjuster will reach out to you to monitor progress 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.

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Completion and Satisfaction

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 guarantee for covered permanent repairs, as well as contact information.

After receiving the completed *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.

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Final Survey

Citizens will reach out after the entire process is complete to gather feedback and answer any questions you might have.



Call Citizens First
866.411.2742

**Report your claim online via
myPolicy at citizensfla.com**

24 hours a day, seven days a week