

Experiencing a loss can be stressful and confusing. Reporting a claim should not be. 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.

Citizens is committed to responding quickly to disasters and providing local services and support to policyholders in a crisis. When a catastrophe occurs, Citizens activates a team of managers, support staff and adjusters experienced in handling catastrophic events and the resulting damage claims.

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

- Take photos or videos of damaged areas before making temporary repairs or removing items.
- Secure your property from further damage.
- 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.
- Share your contact information with your agent and adjuster.
- While it's tempting to get repairs started right away, *do not sign anything* before consulting with Citizens or your agent



Call Citizens First
866.411.2742

Report your claim online via
myPolicy at citizensfla.com

24 hours a day, seven days a week

*This brochure is for informational purposes.
In the event of any inconsistency between this
brochure and your insurance policy, the terms
of the insurance policy control.*



Citizens Property Insurance Corporation
866.411.2742
www.citizensfla.com

Mobile Home Claims after a Hurricane



Report your claim 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

You'll receive a claim number and contact information for your Citizens claims adjuster. Your Citizens adjuster will call you to discuss the degree of damage to your property and decide the best option for your claim. Our claim service process is designed to expedite the evaluation and resolution of your claim, no matter the degree of damage.

During the claims process, Citizens categorizes claims from Severity 1 (minor damage) to Severity 5 (total loss). Severity 1 and 2 losses are assigned to an inside 'Fast Track' team of adjusters that can evaluate and conclude claim service over the phone and internet. Severity 3, 4 and 5 losses are assigned to a specialized mobile home team, and most will require a field inspection of your property. When storm damages are especially severe, the post-storm process is streamlined and aerial imagery of your property is used. In those instances, a field inspection is unnecessary. Your adjuster will discuss with you if a field inspection is required.

Standard Coverages

Citizens' personal residential mobile home owners' insurance policies include several standard coverage types. Please refer to your policy for specific coverages and amounts of coverage. Your adjuster will review with you all of your contracted coverages and protections with your Citizens policy.

Coverage A – Dwelling

Covers your home and certain attached structures. Coverage is based on the stated value of your home. On homes older than 1994, policy coverage is replacement cost or actual cash value (ACV) with endorsement.

Coverage B – Other Structures

Covers structures not physically attached to your home (for example, storage sheds, detached garages). Coverage limit is 10 percent of your Coverage A. Payments for other structures on mobile home dwelling policies reduce your Coverage A amount.

Coverage C – Personal Property

Covers the depreciated value of your personal property (for example, clothing, furniture). Default coverage limit is 25 percent of Coverage A; increased coverage limits and options may be available.

Coverage D – Loss of Use

Covers incurred additional living expenses and/or fair rental value if your mobile home becomes uninhabitable following a covered loss. Mobile home dwelling policies cover fair rental value only. Payments for fair rental value on mobile home dwelling policies reduce Coverage A amount.

Citizens may require additional information from your bank, mortgage company or your lease holder. To help the claim process go smoothly, you may need to contact them to identify what claim documents may be needed from Citizens.

Your policy covers the removal of debris from destroyed property. Debris removal is included in the Coverage A limit. MHO-3 and MW-2 policies allow for an extra five percent for total loss. Citizens will contract with an independent demolition vendor at our expense to remove the debris. In the event of a total loss, Citizens is required to be in possession of the mobile home title.

