

CitizensAdvisor



The 2019 hurricane season is here: Citizens Is Ready. Are You?

TALLAHASSEE, FL – Citizens Property Insurance Corporation is reminding policyholders to shore up their emergency preparations as we enter the 2019 hurricane season that begins Saturday.

"Another hurricane season is upon us and our policyholders' highest priority must be their personal safety," said Barry Gilway, Citizens President, CEO and Executive Director. "With Hurricanes Irma and Michael still fresh in our minds, we urge everyone to make sensible preparations. Citizens is ready. You should be, too."

Citizens has three mobile Catastrophe Response Centers that can be immediately deployed to affected areas following a storm. Equipped with generators and satellite communication technology, the front-line centers allow Citizens claims representatives to process catastrophic claims and issue initial living expense payments to policyholders unable to return to their homes. Citizens can also deploy smaller self-contained mobile claims units to serve customers in hard to reach areas.

To help all Floridians, Citizens has partnered with the Florida Public Radio Emergency Network (FPREN) to bring the latest news about catastrophic weather impacting your area. Following a storm, FPREN updates can be heard on public radio stations. An updated mobile app is expected to be released soon.

The Citizens website features a [Storm Tracker feed](#), which delivers real-time [National Hurricane Center](#) updates directly to your desktop and mobile device through its [website](#). Citizens also offers storm preparation and response information through [Facebook](#) and Twitter at [@citizens_fl](#).

Going into the 2019 hurricane season, policyholders should:

- Pack a [disaster supply kit](#), learn your [evacuation route](#) and develop a family communication plan that includes emergency contact information. Don't forget to [create a plan for your pets](#)! Not all emergency shelters allow pets.
- Register for [myPolicy](#) to view your policy, claims and billing information. Verify that Citizens has up-to-date contact and mortgage information. You can also use [myPolicy](#) to submit a claim online.
- Ensure that all key [property and family information](#) (insurance policies, health records, financial records, pet records, identification details, [home inventory](#), etc.) are stored in a safe, waterproof and easy to access location.
- Take advantage of [Florida's sales tax holiday](#) on hurricane supplies, which runs through June 6, 2019.

If you suffer property damage, remember to [Call Citizens First](#) at 866.411.2742 or visit [myPolicy](#) to report a claim. Representatives are available 24/7. More information can be found on the [Citizens website](#).

June 6, 2019

Events

June 19 @ 9 a.m.
[Citizens Board of Governors](#)
Sheraton Orlando North

Spotlight



[Joseph Theobald](#)

Director – Claims Special Investigations Unit

Policies in Force

420,057

as of May 31, 2019

Governor signs AOB reform, stakeholders working to put HB 7065 into action

TALLAHASSEE, FL – With reforms scheduled to take effect beginning July 1, Citizens, state regulators and other stakeholders have been working diligently to transform the legislative language of HB 7065 into practice to reduce unnecessary litigation and assignment of benefits abuse that is driving up rates for Florida property insurance consumers.

Signed into law by Governor Ron DeSantis on May 23, the measure bolsters consumer protections by tightening policy language requirements for the execution, validity and effect of assignment of benefits agreements.

The law also creates a formula to determine the award of attorney fees in cases between insurers and third parties in assignment of benefits litigation. The law is expected to curtail an exponential growth in AOB litigation and abuse that has contributed to rising insurance costs for Floridians.

The governor's signature caps a multiyear effort led by Florida CFO Jimmy Patronis, Florida Insurance Commissioner David Altmaier, Citizens and other stakeholders to address the AOB issue. Throughout the session, the group worked closely with bill sponsors Senator Doug Broxson, R-Pensacola, and Representative Bob Rommel, R-Naples. Senate President Bill Galvano, R-Bradenton, and House Speaker Jose Oliva, R-Hialeah, also played critical roles.

"I want to thank Gov. DeSantis for his quick action on this much-needed piece of legislation," said Barry Gilway, Citizens President, CEO and Executive Director. "This new law represents a major step forward in our efforts to stem rising premiums caused by unnecessary litigation and assignment of benefits abuse. It is going to make a difference."

Quick Links

[Newsroom](#)

[Legislative Resources](#)

[Outreach Form](#)

[Online Sunshine](#)

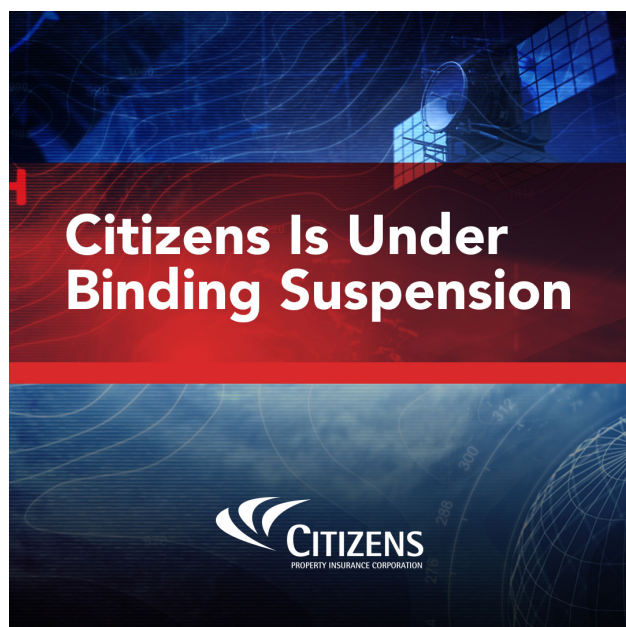
[The Florida Channel](#)

[Board of Governors Materials](#)



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Hurricane Season Insurance 101



Binding Suspension

WHEN: A binding suspension occurs when the National Weather Services issues a tropical storm or hurricane watch or warning that includes any part of Florida.

WHAT DOES IT DO? Agents are notified immediately by email, on the Citizens website and in Citizens' PolicyCenter® and cannot bind applications for new or increased coverage until after the watch or warning is lifted. Agents can, however, continue to update policyholder contact information and mortgage company information.

Citizens participates in Fraud Town Hall



Theobald talks post-disaster fraud protection and fields questions/concerns

PANAMA CITY, FL – Citizens continued to demonstrate its commitment to fighting fraud by taking part in the Florida Property & Casualty Insurance Fraud Task Force Town Hall in Panama City on June 1, the first day of the 2019 hurricane season.

A panel discussion included representatives from the Florida Department of Financial Services Division of Investigative & Forensic Services ([DIFS](#)), the National Insurance Crime Bureau ([NICB](#)), a detective from the [Construction Fraud Task Force](#), a local insurance agent, as well as carrier investigators representing Olympus Insurance, Florida Peninsula Insurance and Citizens. The company's Director of Special Investigations Joseph Theobald helped organize the event and participated as an expert speaker.

Policyholders from around the area showed up with binders of information, photos and shared emotional experiences dealing with questionable water mitigation vendors, contractors, and even public/independent adjusters after Hurricane Michael ravage the area last year. Consumers spoke openly about bad experiences after signing assignment of benefit (AOB) contracts seeking relief after the storm.

Many documented repair services billed to their insurance carrier that were never rendered. Those who sought the assistance of out-of-town public adjusters and attorneys had similar experiences where services were promised but never delivered. Several instances of misleading information being shared with these consumers by out-of-town representatives were real-life examples of information shared as fraud red flags.

Panel members said they were able to connect with these Hurricane Michael victims and provide resources on the spot. Some audience members stayed an hour after the event to speak privately with panelists to help resolve their issues.

"I was extremely moved by the residents who attended the event," Theobald said. "They shared their emotional experiences dealing with shady contractors and AOB service providers who preyed upon their trusting nature in their most vulnerable moment. "

Theobald said fighting property insurance fraud is an integral part of Citizens' mission to serve the people of Florida. Citizens takes its responsibility to policyholders, agents, employees and all Floridians to fight fraud and educate consumers about signs of fraud and reporting suspected fraud seriously.

A new brochure, [Insurance Fraud is a Serious Crime](#), is available for review and download on Citizens website.

News Links

[AAA Survey: Floridians Concerned for Upcoming Hurricane Season](#)

Insurance Journal

[When a hurricane hits Miami, new drones may be checking doors to see who needs help](#)

Miami Herald

[Ron DeSantis OKs bill on assignment of benefits \(AOB\) abuse](#)

Florida Politics

[Florida Governor Signs AOB Reform Bill; Law to Take Effect July 1](#)

Insurance Journal

[When will Florida's new property insurance reforms bring rates down for homeowners?](#)

Sun Sentinel

[New Statutory Framework Confronts Florida's AOB Crisis](#)

The National Law Review

[New Law Aims At Stopping AOB Abuse](#)

WFSU Newsroom

Disaster Preparedness Sales Tax Holiday

Be Prepared. Save Money!

Florida's 2019 Hurricane Preparedness Sales Tax Holiday

From May 31-June 6, build your hurricane kit with the following sales tax exempt items:



☐ Reusable ice/reusable ice packs (\$10 or less)



☐ Portable self-powered light source (\$20 or less)



☐ Battery-powered flashlights (\$20 or less)



☐ Battery-powered or gas-powered lanterns (\$20 or less)



☐ Candles (\$20 or less)



☐ Gas or diesel fuel tank (\$25 or less)



☐ Self-contained first-aid kit



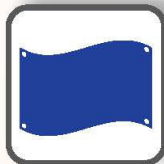
☐ Portable generator (\$750 or less)



☐ Nonelectric food storage cooler/ice chest (\$30 or less)



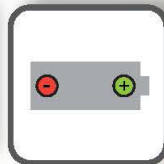
☐ Portable, self-powered radio, two-way radio or weather band radio (\$50 or less)



☐ Tarpaulin (tarps) or other flexible, water-proof sheeting (\$50 or less)



☐ Ground anchor system or tie-down kit (\$50 or less)



☐ AA-cell, C-cell, D-cell, 6-volt or 9-volt batteries, excluding automobile/boat batteries (\$30 or less)

See the Florida Department of Revenue's *Florida 2019 Hurricane Preparedness Sales Tax Holiday* guidelines at [FloridaRevenue.com/DisasterPrep](https://www.floridarevenue.com/DisasterPrep).

For detailed information about preparing your family for hurricanes and other emergencies, go to floridadisaster.org/planprepare.

