

Emergency Water Removal Services and Managed Repair Contractor Network Program

May 04, 2017

Citizens is pleased to offer two new programs that provide additional claim services to our policyholders.

These programs are:

- Offered at the time of loss for water losses not caused by weather, which are defined as accidental discharge or overflow of water or steam from a plumbing, heating, air conditioning, automatic fire-protective sprinkler system or household appliance
- Available for new business and renewals effective on or after July 1, 2017, for *Citizens Homeowners 3 – Special Form (CIT HO-3)* and *Dwelling Property 3 – Special Form (CIT DP-3)* policy types
- Completely optional for the policyholder
- Provided through two new endorsements, as explained below

New Endorsement: Free Emergency Water Removal Services

When a policyholder or their agent calls Citizens to report a loss, a claim representative will determine, based on the cause of loss, whether they are eligible for this *free* service. No deductible applies for this service.

If the policyholder is eligible and agrees to participate, Citizens will provide a Citizens-approved contractor(s) to provide water removal and drying services to protect insured structures from further damage.

New Endorsement: Managed Repair Contractor Network Program

The Managed Repair Contractor Network Program provides permanent repair services for covered damage. If the loss is determined to be eligible for this program, the policyholder can work with licensed and insured contractors within the network who have been vetted and approved by Citizens. All contractors' claim-related work is guaranteed for three years.

Revisions to HO-3 and DP-3 Coverage Forms

The HO-3 and DP-3 coverage forms have been revised to support the new Emergency Water Removal

Services and Managed Repair Contractor Network Program:

- *Reasonable Emergency Measures* additional coverage: This coverage does not include coverage for services that are provided under the Emergency Water Removal Services or the Managed Repair Contractor Network Program endorsements.
- *Duties After Loss* condition: The policyholder must provide Citizens access to the damaged property, and the policyholder must cooperate in providing documentation or securing permits for repairs to be made.
- *Our Option* condition: Citizens will not be required to provide written notice when services or repairs are provided under either endorsement. Any repair Citizens makes under this condition is in lieu of payment.
- *Loss Payment* condition: Payment for services made under the Emergency Water Removal Services endorsement will be paid to the contractor. Payments for repairs made under the Managed Repair Contractor Network Program endorsement will be paid to the contractor and policyholder jointly.

Additional Information

Coverage and endorsement forms are located in the *Personal* section of the *Agents* site:

- Emergency Water Removal Services endorsement:
 - CIT 04 85 for HO-3 policies
 - CIT 05 85 for DP-3 (building) policies
- Managed Repair Contractor Network Program endorsement:
 - CIT 04 86 for HO-3 policies
 - CIT 05 86 for DP-3 (building) policies

A new policyholder notice regarding these endorsements will be included in *Declarations* packages.

Policyholders are encouraged to [Call Citizens First](#) at 866.411.2742. Claim representatives are available 24 hours a day, seven days a week.

Look for more information soon regarding these new programs.

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