

What Is Changing?

Policy language has changed on the following policies:

HO-3

Single family homes

HO-6

Condos

DP-3

Renters

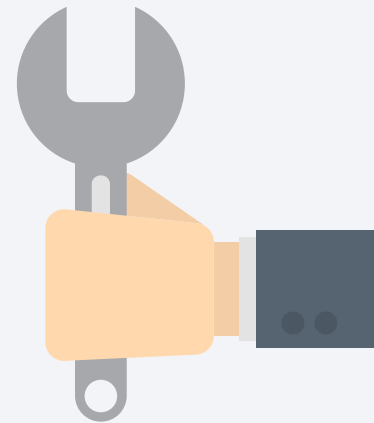


What Should You Do?

- Review policy contract changes with your agent
- Report a claim as soon as you know there is damage
- Ensure Citizens has current contact information to schedule an inspection following a claim

Reasonable Emergency Measures

The policyholder must make reasonable emergency measures for the sole purpose of protecting the property. These measures are limited to the greater of \$3,000 or 1 percent of the Coverage A limit, unless the policyholder receives Citizens approval in advance to exceed this amount.



Loss Reporting and Repairs

There may be no coverage for permanent repairs that begin before one of the following occurs:

- 72 hours after the loss is reported to Citizens
- Loss is inspected by Citizens
- Verbal or written approval is provided by Citizens



#CallCitizensFirst