

# CLEA Catastrophe Preparation

Consumer Services Committee

June 1, 2022



- CLEA works year-round to bring attention and awareness to thorough disaster preparation via the #CitizensIsReady campaign
- A number of messaging channels are used for this effort. They include:
  - Agent bulletins/emails
  - Citizens' website
  - Florida Public Radio/Florida Public Radio Emergency Network (FPREN)
  - Press Releases
  - Policyholder emails
  - Policyholder newsletter
  - Social media
  - Targeted text messaging



# Information and Education

**What's in Your Kit?**  
Hurricane Preparedness Kit

Build your hurricane kit with the following items:

**¿Qué incluye su Kit?**  
Kit de preparación para huracán

Arme su kit de huracán con los siguientes elementos:

**Kisa ki nan Kit Ou an?**  
Kit Preparasyon pou Siklòn

Kreye kit ou pou siklòn avèk atik ki annapre la yo:

- ICE: Glacipack (one to five) / Glacipack (one to five) / Glacipack (one to five)
- Flash light: Flash light / Flash light / Flash light
- First Aid Kit: First Aid Kit / First Aid Kit / First Aid Kit
- Map: Map of the area / Map of the area / Map of the area
- Radio: Battery-powered radio / Battery-powered radio / Battery-powered radio
- Phone: Fully charged phone / Fully charged phone / Fully charged phone
- Food: Non-perishable food / Non-perishable food / Non-perishable food
- Water: Bottled water / Bottled water / Bottled water
- Tools: Basic tools / Basic tools / Basic tools
- Cash: Cash in small bills / Cash in small bills / Cash in small bills
- Documents: Important documents / Important documents / Important documents
- Medicine: Prescription medicine / Prescription medicine / Prescription medicine
- Other: Other items as needed / Other items as needed / Other items as needed

For more information, visit <https://www.floridadisaster.org/hurricane/hurricane-supply-checklist/>

#HurricanePrep



During s  
in case o



**DON'T FORGET!**

Games and toys are an important part of any family

## ASSEMBLE DISASTER SUPPLIES

Gather supplies before hurricane season starts.

Make a check list of tasks to do before the storm approaches:

- Fill prescriptions
- Check radios, batteries and phone chargers
- Gas up your vehicle
- Keep extra cash on hand



#HurricanePrep



## Am I Covered?

**Roof/Structural Damage**  
Covered under most circumstances

**Permanent Detached Structures**  
May be covered if you purchased Coverage B on your policy

**Open Enclosures (screened, aluminum, glass, etc.)**  
Typically not covered

**Fences**  
Covered depending on the type of loss

**Hotel Expenses**  
Covered under Additional Living Expenses or Civil Authority

**Theft**  
Covered unless the home is vacant. Burglary or theft after a storm is a separate loss

**Tree Removal**  
Covered if a tree falls on or damages your dwelling and/or other insured structures. Covered up to \$500. Homeowners policy providing multiple perils coverage. Covered up to \$1,000. Homeowners policy providing only Hurricane and Wind Only coverage.

\*Note: All coverages, unless otherwise noted in your policy, are subject to your deductible. Coverages for detached structures (Coverage B) and personal property (Coverage C) are optional, and coverage is available only if purchased. Some coverages are not available under some types of insurance policies. Policy conditions and limitations apply. Refer to your policy for your specific coverage information.

## Hurricane Season Is Here. Are You Prepared?

Citizens Property Insurance Corporation wants YOU to be prepared.

- Talk with your agent about your policy.
- Make sure your coverage is up to date.
- Make sure your coverage is up to date.
- If possible, take your home and business to a safe place.
- Keep copies of your policy in a safe place.
- For more information, visit [www.citizensfla.com](http://www.citizensfla.com)

To report a claim, call Citizens policy hotline 24/7 at 866.411.1111



#HurricanePrep

## Hurricane Prep Tip: Brace Your Garage.

Your garage is the largest opening for wind to enter your home during a storm. Inspect your garage door for signs it's pressure-rated – look for a label, solid steel wheels, large metal braces spanning the width of the door and brackets attaching the tracks to the wall. If it isn't pressure-rated, purchase a do-it-yourself bracing kit from your local hardware store, or hire a licensed contractor.



#HurricanePrep



# Storm Season Monitoring

- CLEA provides around the clock storm monitoring and the dispatch of related communications and alerts throughout hurricane season
- A new enhancement this year is the addition of a software robot developed by the Enterprise Operations Robotics Process Automation Team.
  - The bot will assist with the policy binding authority process whenever the National Hurricane Center issues a hurricane or tropical storm watch or warning for any part of Florida.
  - Activities include suspending/resuming binding within PolicyCenter, sending communications to agents and posting website alerts
- Related messaging also is posted to Citizens' social media channels in addition to storm tracking and preparation updates



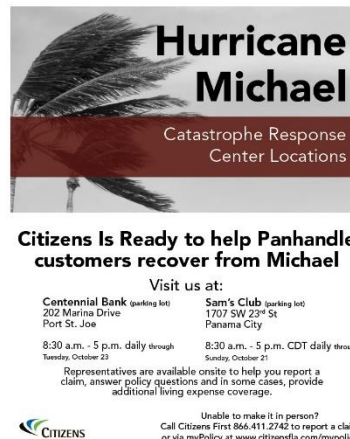
- In coordination with Claims, Consumer & Policy Services and the Florida Department of Emergency Management, CLEA assists with response location scouting after a storm
  - This ensures policyholders have access to not only Citizens' services but those from other statewide response efforts as well
- CLEA also works with our advertising vendor to broadcast response information on radio, television and media/newspaper websites



**Hurricane Michael**  
Catastrophe Response Center Locations

<b>Apalachicola City Complex</b> 192 Coach Wagoner Blvd Apalachicola 32320	<b>Centennial Bank</b> 202 Marina Dr Port St. Joe 32456	<b>Sam's Club parking lot</b> 1707 West 23 <sup>rd</sup> Street Panama City 34205
Open Wednesday, 10/17 at noon	Open Wednesday, 10/17 at noon	
Location open daily 9 a.m. to 4 p.m. EDT	Location open daily 8:30 a.m. to 5 p.m. EDT	Location open daily 8:30 a.m. to 5 p.m. CDT

#CallCitizensFirst #CitizensIsReady



**Hurricane Michael**  
Catastrophe Response Center Locations


**Citizens Is Ready to help Panhandle customers recover from Michael**

Visit us at:

<b>Centennial Bank</b> (parking lot) 202 Marina Drive Port St. Joe	<b>Sam's Club</b> (parking lot) 1707 SW 23 <sup>rd</sup> St Panama City
8:30 a.m. - 5 p.m. daily through Tuesday, October 23	8:30 a.m. - 5 p.m. CDT daily through Sunday, October 21

Representatives are available onsite to help you report a claim, answer policy questions and in some cases, provide additional living expense coverage.

Unable to make it in person?  
Call Citizens First 866.411.2742 to report a claim  
or via myPolicy at [www.citizensfla.com/mypolicy](http://www.citizensfla.com/mypolicy)

 CITIZENS



**Hurricane Michael**  
Storm Tracker



**Hurricane Michael**  
Emergency Operations Center Locations

- When needed, CLEA works with legislative partners, local elected officials and municipalities to set up targeted office hours in storm-affected areas
- These sites are set up as needed and offer an additional information point for policyholders recovering after a storm

In the Keys looking for Citizens help?

## Hurricane Irma

Catastrophe Response  
Center Locations

Visit us at the following locations:

- **Murray Nelson Government Center**  
102050 Overseas Hwy, Key Largo  
7 a.m. - 7 p.m. daily
- **Marathon City Marina**  
800 35th Street Ocean, Marathon  
8 a.m. - 7 p.m. daily
- **Morgan Insurance Group** (satellite location)  
31109 Ave A, Suite #4, Big Pine Key  
9 a.m. - 5 p.m. daily




In the Naples area and looking for Citizens help?

## Hurricane Irma

Catastrophe Response  
Center Locations

Visit us at Senator Kathleen Passidomo's District Office:  
3299 Tamiami Trail East, Suite 203, Naples 34112

- September 18 from 1 p.m. - 5 p.m.
- September 19 from 9 a.m. - 5 p.m.



- CLEA is focused on communicating with customers where they're at and in a format they're most comfortable with
- Timely information and updates are posted to the website, shared on social media channels and added to communications throughout Citizens' Catastrophe Response



**Stay Connected**  
With Citizens

**Questions, policy info or to report a claim:**  
866.411.2742  
[www.citizensfla.com/mypolicy](http://www.citizensfla.com/mypolicy)





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