

## Hurricane Deductible

Your Hurricane deductible is an out-of-pocket expense you are responsible for, and must be exceeded, before Citizens will pay for covered damage under your policy. The Hurricane deductible is generally a higher dollar amount than other policy deductibles and is based on a percentage of your Coverage A. Homes with Coverage A limits less than \$100,000 may have a set dollar amount Hurricane deductible.

Hurricane deductibles are applied on a calendar-year basis (i.e., January through December). During a busy hurricane season, you only will be required to pay your Hurricane deductible once – even if you make repairs from multiple named storms. Report claims and keep receipts for hurricane repairs even if you don't reach your deductible from one storm. Any amount you pay applies toward your calendar-year Hurricane deductible, reducing your cost for any additional storms that year.

Once you've met your Hurricane deductible, any further hurricane loss in the same year is addressed by your policy's *All Other Perils* deductible.

### Examples of Hurricane Deductible Calculations for a Home Insured for \$300,000 (Coverage A)

Percentage	Amount
2%	\$6,000
5%	\$15,000
10%	\$30,000

For additional information about Citizens deductibles, visit [www.citizensfla.com/deductibles](http://www.citizensfla.com/deductibles).



Need to report a claim?  
**Contact Citizens First**

Report it online via myPolicy at  
[www.citizensfla.com/mypolicy](http://www.citizensfla.com/mypolicy)  
24 hours a day, seven days a week  
**866.411.2742**

Scan QR code to  
report online



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.

La version en Español esta disponible en  
[www.citizensfla.com/brochures](http://www.citizensfla.com/brochures).

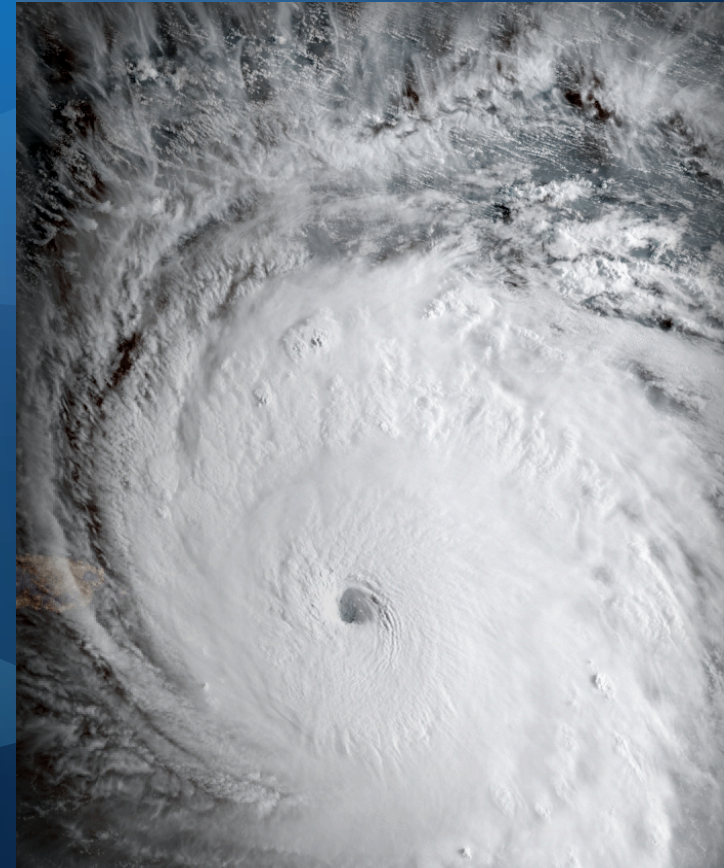
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Citizens Property Insurance Corporation  
866.411.2742  
[www.citizensfla.com](http://www.citizensfla.com)

10/23

# Hurricane Coverage: What You Need To Know



# Am I Covered?

## Roof/Structural Damage

Covered under most circumstances

## Open Enclosures (screened, aluminum, glass, etc.)

Typically not covered

## Permanent Detached Structures

May be covered if you purchased Coverage B on your policy

## 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 and 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; coverage is available only if purchased. Some coverages are not available under certain types of insurance policies. Policy conditions and limitations apply. Refer to your policy for your specific coverage information. Contact your agent with any questions.*