



Experiencing a loss can be stressful and confusing. Reporting a claim should not be. Report your claim to Citizens **online** via myPolicy at www.citizensfla.com/mypolicy, by phone at **866.411.2742** (available 24/7) or as soon as you become aware of or suspect damage to your insured property.

Citizens is committed to responding quickly to disasters and providing local services and support to policyholders in a crisis. When a catastrophe occurs, Citizens activates a team of managers, support staff and adjusters experienced in handling catastrophic events and the resulting damage claims.

If it is safe, protect your property from further damage and safeguard your home:

- Take photos or videos of damaged areas before making temporary repairs or removing items.
- Secure your property from further damage.
- Inventory damaged items and keep them in a safe and secure location so your Citizens adjuster can inspect them.
- Keep receipts for additional living expenses and all repairs.
- Share your contact information with your agent and adjuster.
- While it's tempting to get repairs started right away, do not sign anything before consulting with Citizens or your agent.

  

Need to report a claim?
Contact Citizens First

Report it online via myPolicy at
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.

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www.citizensfla.com/brochures.



Citizens Property Insurance Corporation
866.411.2742
www.citizensfla.com

10/23

Mobile Home Claims after a Hurricane



Report your claim before beginning any claim-related repairs. You can report a claim to Citizens, at no cost, even before you know the full extent of damage.

What you'll need:

- Policy number (available on policyholder ID card and the front page of your policy)
- Contact information, including any temporary addresses and/or phone numbers
- Damage description

You'll receive a claim number and contact information for your Citizens claims adjuster. Your Citizens adjuster will call you to discuss the degree of damage to your property and decide the best option for your claim. Our claim service process is designed to expedite the evaluation and resolution of your claim, no matter the degree of damage.

During the claims process, Citizens triages claims from Severity 1 (minor damage) to Severity 5 (total loss). Severity 1 and 2 losses are assigned to an inside "Fast Track" team of adjusters that can evaluate and conclude claim service over the phone and internet. Severity 3, 4 and 5 losses are assigned to a specialized mobile home team, and most require a field inspection of your property. In some instances where storm damages are severe enough, the post-storm process is streamlined where aerial imagery of property supports that an inspection is not necessary. Your adjuster will discuss with you if an inspection is required.

Standard Coverages

Citizens' personal residential mobile home owners insurance policies include several standard coverage types. Refer to your policy for specific coverages and amounts of coverage. Your adjuster will review with you all your contracted coverages and protections under your Citizens policy.

Coverage A – Dwelling

Covers your home and certain attached structures. Coverage limits are based on the stated value of your home. Coverage on mobile or manufactured homes built before 1994 is limited by Florida law to actual cash value.

Coverage B – Other Structures

Covers structures not physically attached to your home (i.e., storage sheds, detached garages). Coverage limit is 10% of your Coverage A amount. Payments for other structures on mobile home dwelling policies reduce your Coverage A amount.

Coverage C – Personal Property

Covers the depreciated value of your personal property (i.e., clothing, furniture). The default coverage limit is 25% of Coverage A. Check with your agent if increased coverage limits and options are available.

Coverage D – Loss of Use

Covers incurred additional living expenses and/or fair rental value if your mobile home becomes uninhabitable following a covered loss. Mobile home dwelling policies cover fair rental value only. Payments for fair rental value on mobile home dwelling policies reduce your Coverage A amount.



Additional Information

Citizens may require specific documentation from your bank, mortgage company or lease holder. To help the claim process go smoothly, contact them to identify what claim documents may be needed from Citizens.

Flood Coverage

Your Citizens mobile home policy does not cover damage from rising water (flood, wave wash, tidal surge, storm surge, etc.). Only flood insurance covers the cost of flood damage and loss. Recent legislation has made it mandatory for most Citizens policyholders with wind coverage to maintain a flood policy. Flood insurance is available through private insurance companies or the National Flood Insurance Program. Contact your agent or visit www.floodsmart.gov to learn more.

Debris Removal

Your policy covers the removal of debris from destroyed property and is included in the Coverage A limit. MHO-3 and MW-2 policies allow for an extra 5% for total loss. Citizens will contract with an independent demolition vendor at our expense to remove the debris. In the event of a total loss, Citizens is required to be in possession of the mobile home title.