

# Are You and Your Policy Ready for Hurricane Season?

May 21, 2024

The 2024 hurricane season is predicted to be more active than usual, according to established tropical forecasters at <u>Colorado State University</u>. But Citizens is here to help you prepare.

Citizens wants you, your property, and your policy to be ready for hurricane season. We urge you to contact your agent to help you:

- Review the coverages, deductibles, and mortgagee(s) information for your policy. Citizens' staff cannot update your coverages or deductibles only your agent can make these changes.
- Ensure Citizens has your correct and complete phone and email contact information.
- Secure flood insurance if you need it. As a reminder, due to a recent legislative change, some Personal Lines
  residential policyholders are required to have flood insurance for their dwelling as a condition of coverage with
  Citizens. Citizens does not offer flood insurance.

Note: The hurricane deductible can only be changed at renewal.

## myPolicy: Online Policyholder Information

You can report your claim online via <a href="myPolicy">myPolicy</a>, Citizens' online and mobile-friendly policyholder self-service tool. Reporting your claim through myPolicy may be faster than reporting it by phone in the aftermath of a hurricane. You can also view your policy documents, claims, and billing information; upload claim documents; and make payments through your online account. Citizens has added a new feature to myPolicy that allows you to opt into <a href="majority paperless document delivery">paperless document delivery</a>. Paperless document delivery only applies to Personal Lines policies.

If you do not have a myPolicy account, you can complete your registration on the Citizens website. You will need your:

- Policy number
- Property/primary ZIP Code
- Email address on record with Citizens

If you become aware of or suspect damage, report your claim to Citizens. You can report a claim to Citizens even before you know the full extent of the damage. Citizens will work with you to report your claim and assist you with any questions you may have. As mentioned above, you can report a claim via <a href="maybolicy">myPolicy</a>, by calling your agent, or contacting Citizens at 866.411.2742.

Should you have to file a claim, remember the following - if you can do so safely:

- Take photos of the damage.
- Protect your property from further damage.
- Keep all receipts of any repairs and expenses.

For more information about the claims process, visit the <u>Claims</u> section of our website and read the <u>Reporting a Claim in</u> Four Easy Steps brochure.

#### myPolicy and Paperless Delivery

Citizens encourages first-named insureds with a valid email address on file with Citizens to register and/or activate their myPolicy account. All policyholders with active accounts can:

- Report and view claims online and upload claim documentation.
- Make payments online.
- Access all policy and billing documents, which could be important in the wake of a storm.

With paperless delivery, Personal Lines policyholders can:

- Reduce the risk of mail fraud.
- Receive email notifications when new policy documents and billing invoices are available in lieu of mailed documents, resulting in earlier notification. Some important documents will also continue to be sent by mail.

To enroll for paperless, scan the code or visit <u>myPolicy</u>. (Place QR code here)

### **Handy Tips:**

- Make a contact record in your phone that includes the link to myPolicy (www.citizensfla.com/en/web/public/mypolicy) and your agent's contact information.
- Visit our Storms page for more tips about preparing for hurricane season.
- <u>Submit Claim Documents</u> through the *Contact Us* section of the website or through myPolicy on the *Claims* tab if requested by your adjuster.

#### Resources

The <u>Learning</u> section of our website offers a variety of videos and brochures, including <u>Hurricane Coverage: What You</u> Need to Know. You also can select **FAQs** from the website's top menu and enter *hurricane* in the search field.

Other helpful webpages include:

- Hurricane Ready
- Thunderstorm Ready

Keep in touch by liking our Facebook page and following us on Twitter.

Do not reply to this email. If you have a question about this email or your policy, contact your agent or use our Contact Us form

This email is not spam. You received this email because you are a Citizens policyholder, and we want to convey important information about your policy. Citizens uses your personal information only as authorized or required by law and as necessary to provide our products and services to you. Citizens does not use or share your personal information for marketing purposes. For more details, please see the Privacy Policy on the Citizens website.



myPolicy

Report and view claims. Enroll in paperless delivery. Make payments. Access policy documents.

Report a claim 24/7/365 or Get specific policy information weekdays from 8:00 a.m. to 5:30 p.m. ET