

Get Ready for Storm Season

Talk with your agent, and review your insurance policy now to:

- Establish your home's replacement value (or stated value for mobile homes), detached structures and personal property. It is mandatory for most Citizens policyholders with wind coverage to maintain a flood policy. Citizens' policies do not cover flood damage. However, flood insurance is available through private carriers and the National Flood Insurance Program. Contact your agent or visit www.floodsmart.gov to learn more.
- Review your annual hurricane deductible, which is typically 2-5% of the insured value of your home.
- Check to see whether you have actual cash value (ACV) coverage or replacement coverage for your personal property. ACV coverage pays only the depreciated value of your personal property.
- Verify that your insurance policy information is correct. Make sure your mortgage company information accurately appears on your policy.
- Make copies of your policy documents and store them in a waterproof box or securely in the cloud with your other important household documentation.

If your home is damaged:

- Contact Citizens First 24/7
 - Online via myPolicy at www.citizensfla.com/mypolicy
 - By phone at 1.866.411.2742
- Take photos and/or videos of damaged property.
- Make reasonable and necessary emergency repairs to protect your property against further loss.
- Keep all receipts and contractor estimates to give to your adjuster.
- Prepare an inventory of damaged personal property, showing the quantity, description, actual cash value and amount of loss.
- Have your current mortgage information available.



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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Citizens Property Insurance Corporation
866.411.2742
www.citizensfla.com

10/23

Protect Your Home and Save Money



Policy Discount

Citizens offers discounts on policy premiums for building construction techniques and features that provide greater protection for your home or business.

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Wind Mitigation Discounts

Mitigation features that protect your home or business from wind damage caused by major storms may be eligible for discounts, which:

- Apply only to the wind portion of your policy premium
- Are not offered for mobile homes

Wind mitigation discounts are offered for:

- Opening protection devices
 - Shutters to protect windows and doors from windborne debris
 - Special impact-resistant windows and doors

Roof Shape

- Hip roof (sloped on all four sides like a pyramid)

Florida Building Code (FBC)

Compliance Discount

If your home was built on or after January 1, 2002, you are entitled to a premium discount. Homes built prior to 2002 that have an updated roof meeting this building standard may also be eligible for this discount.

Year built on or after January 1, 2012

(Applies to HO-3 and HO-8 *only*): are eligible for the minimum FBC 2012 credit by providing documentation that validates the year of construction.

Year built 2002 or later (Miami-Dade and Broward counties *only*): are eligible for the minimum FBC 2001 credit. Buildings four stories and higher are eligible for Opening Protection Class A credit by providing documentation that validates the year of construction. Contact your agent to find out if you are eligible for this discount.

Most Common Roof Types



Roof Construction Discounts

- Roof-deck attachment
 - Roof sheathing attached by 8d nails or screws
 - Dimensional lumber (tongue and groove)
- Roof covering
 - All roof coverings meet the minimum requirements of the 2001 Florida Building Code or the 1994 South Florida Building Code (for Miami-Dade and Broward)
 - All other FBC-equivalent roof coverings
- Roof-to-wall connection
 - Clips
 - Single or double wraps
- Secondary water resistance
- Material (such as a self-adhesive waterproof barrier) attached to the roof deck to guard against water intrusion.

If your home qualifies for the Florida Building Code discount, you already receive discounts for roof construction. Ask your agent for more information.

Other Discounts

Certain types of policies also may qualify for additional discounts:

- Fire alarm systems
 - Centrally monitored systems, with and without sprinklers, may be eligible for discounts.
 - Burglar alarm systems may be eligible for discounts.
 - Systems must be monitored to be eligible for premium discounts.
- Sprinkler systems

Documentation is required before any discounts are applied, and the cost of any required certification of discount-eligible features is the homeowner's responsibility. Contact your agent for more information.

Recommended Resources Strengthen Your Home

The following resources provide more information about windstorm construction features:

- Federal Alliance for Safe Homes (FLASH) www.flash.org
- Insurance Institute for Business & Home Safety (IBHS) www.disastersafety.org
- Florida Department of Financial Services (DFS) Plan Prepare Protect www.myfloridacfo.com/division/ica/planprepareprotect/mitigation

Before having a wind mitigation inspection performed or mitigation features installed, verify that your contractor holds a valid Florida license. Visit www.MyFloridaLicense.com and select *Verify A License*.

Talk to Your Agent

Your agent is your best source of information about your specific policy, coverage, premiums and qualifying discounts. If your agent is unavailable or you have questions after speaking with your agent, call Citizens at 1.866.411.2742.