

AFTER REPORTING YOUR CLAIM, WHAT'S NEXT?



1

Claim Report (First Notice of Loss)

What to Expect: After reporting your claim, you will receive a claim number and a follow-up email. Claims professionals then review the information provided, assign a severity code to your claim and route it to the appropriate team. An adjuster from the assigned team will contact you to determine if an inspection of your property is necessary, or if your claim can be reviewed virtually with real-time interaction between you and your assigned adjuster.

What You Should Do:

- Take photos and/or videos to document the damage to your property.
- If it's safe, make reasonable emergency repairs to prevent further damage.
- Separate damaged and undamaged personal property items.
- Inventory all damaged items and keep them for the adjuster to inspect.
- Keep copies of all receipts and provide the originals to your adjuster.
- Read carefully and completely any contracts that a servicing vendor presents.



2

Property Inspection

What to Expect: Your adjuster will inspect both the interior and exterior of your property with you. They will document their findings with additional photos and may ask you questions about how the damage occurred. It is not unusual for your adjuster to conduct a recorded interview to document your response to questions regarding the chain of events of the loss.

Note: If you have significant damage or report your claim after a major event, it may take longer for an adjuster to contact you and to complete an inspection.

What You Should Do:

- Create a list of questions for your adjuster.
- Show your adjuster the damaged items from your property.
- Give your adjuster all receipts for repairs, photos/videos of damage and repair estimates.



3

Claim Review

What to Expect: The adjuster reviews the information gathered during the inspection and any documentation you provided to help determine coverage available under your policy. Your adjuster will contact you to discuss the claim, review the estimate and finalize the claim.

If the covered damage is more than your deductible, your summary letter will include payment. In cases where the damage is not covered under your policy, you will receive a written explanation.

What You Should Do:

- If you find additional damage, let Citizens know immediately.
- Document the additional damage through photos/videos and send them to your adjuster. Do not perform additional damage work until the adjuster reviews the supplemental information.
- Contact Citizens First with additional information or additional damage at 866.411.2742 or email claims.communications@citizensfla.com.



4

Claim Payment

What to Expect: An initial claim payment is determined based on the estimated cost to repair or replace your damaged covered property and the labor costs to perform the work in your area. The initial claim payment is the actual cash value (ACV) of the damaged property minus your policy deductible. If you have replacement cost coverage, an additional payment for recoverable depreciation will be mailed after proof of repairs is received by Citizens.

What You Should Do:

- Confirm Citizens has your current mailing address and mortgage company information (if applicable). If a mortgage company is listed on your policy, Florida law requires the company is included on the claim check.
- Contact your bank and/or mortgage company to find out about their check endorsement process.
- Provide proof of repairs to your agent once work is completed.