

Emergency Repairs

After a covered loss, your policy requires that you take reasonable emergency measures to protect your property from further damage. Emergency measures include only what is reasonable and necessary to secure your home and prevent further damage. Examples include securing a front door, covering your roof or removing standing water.

When a broken pipe or other water loss not caused by weather threatens your home, every moment counts. Citizens provides free Emergency Water Removal Services for customers with eligible policies to protect your home from further damage. You do not have to pay a deductible for this valuable service. If you choose not to use this program for a covered loss, emergency water mitigation services are limited to a maximum of \$3,000.

For permanent repairs, Citizens can connect you with our Managed Repair Contractor Network program. Using the Managed Repair Program can help you save time, reduce additional hassle and give you peace of mind. If you choose not to use this program for covered damage resulting from the accidental discharge of water or steam, your policy has a \$10,000 coverage limit. This limit also is reduced by the amount paid by Citizens for emergency water mitigation services you obtain outside of Citizens' free Emergency Water Removal Services.

Check your policy or contact your agent to confirm your specific loss reporting and repair requirements. Failure to meet these requirements can result in loss of coverage.

Claim Reporting Checklist

Scan QR code to report online



Policy Number:

- Contact information
- Damage description
- Mortgage company information
- Take photos of the damage
- Make emergency or temporary repairs
- Prepare an inventory of damaged items
- Compile a list of questions for your adjuster
- Keep receipts from any repairs
- Get a copy of the fire or police report



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.

Vèsyon kreyòl ayisyen an disponib sou Entènèt www.citizensfla.com/brochures.



Citizens Property Insurance Corporation
866.411.2742
www.citizensfla.com

Reporting a Claim in Four Easy Steps



1 Report

Report your claim to Citizens **online via myPolicy** at www.citizensfla.com/mypolicy or by phone at **866.411.2742** (available 24/7) as soon as you become aware of or suspect damage to your insured property.

Report your claim before beginning any claim-related repairs. You can report a claim to Citizens, even before you know the full extent of damage. Take reasonable emergency measures to protect your property from further damage, but only make permanent repairs once your adjuster has an opportunity to evaluate the damages.

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 to schedule your inspection. Our claim service process is designed to expedite the evaluation and resolution of your claim, no matter the degree of damage.

If you have incurred damages due to the accidental discharge of water or steam, Citizens offers you the ability to connect with a network of vetted, licensed and insured local contractors who can make permanent repairs to your home for covered damages. Any approved work is contractor guaranteed for workmanship for five years. At the beginning of the claim process, ask for more information about Citizens' Managed Repair Contractor Network program and find out if you're eligible to receive *free* emergency water extraction and drying services.

2 Inspect

Your safety is Citizens' first priority. Make sure you are safe and your property is secure before your inspection. If your property is unsafe, do not try to enter it. Allow Citizens' trained adjusters to inspect and determine the damage to your home.

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

- Take photos of damaged areas before making temporary repairs or removing items.
- Make only reasonable and necessary emergency repairs to protect your property from further damage or unwanted entry to the property. Examples include securing a front door, covering your roof or removing standing water. In fact, for certain losses, Citizens offers free emergency water removal and drying services. Citizens must be notified before additional permanent repairs are made.
- Inventory damaged items and keep them safe and secure so your Citizens adjuster can inspect them.
- Keep receipts for additional living expenses and all repairs.
- Upload your claim documentation on www.citizensfla.com through *Submit Claim Documents* found on the *Contact Us* section.
- Get a copy of the fire or police report, if appropriate.
- Create a list of questions for your Citizens adjuster.

Citizens must have the opportunity to inspect damages to determine reasonable repairs. During the inspection, your Citizens adjuster will:

- Provide their contact information and confirm your contact information
- Review your loss and assess any damage
- Collect any photos, receipts and repair estimates

There may be no coverage for permanent repairs that begin before one of the following occurs:

- 72 hours after the loss is reported to Citizens
- Loss is inspected by Citizens
- Verbal or written approval is provided by Citizens

3 Review

Following the inspection, your adjuster will contact you to discuss your claim and review the repair estimate. This information will be part of the report prepared for a Citizens' claim examiner to review along with your claim file to determine the coverage available under your policy.

If the loss is covered and the cost of the damage is more than your deductible, the examiner will submit your claim for payment. If the damage is not covered under your policy or less than your deductible, Citizens will provide an explanation in writing.

Depending on the severity of your claim or if you've reported a claim after a major event, such as a hurricane, it may take longer to process your claim. If you have any questions after the inspection, contact your adjuster, your agent or Citizens Customer Care at 866.411.2742.

Your deductible is an out-of-pocket expense you are responsible for and must be exceeded before Citizens will issue claim payments. Depending on your policy, your deductible may be a:

- Dollar Amount – A fixed amount (\$500, \$1,000, etc.) that will not change unless you purchase a higher or lower deductible.
- Percentage – Based on a percentage of your home's insured value. For example, a 2% deductible on a home insured for \$300,000 would be \$6,000. Percentage deductibles will change if the insured value (Coverage A) of your home changes.

4 Receive Payment

Based on the information provided by your adjuster and the review performed by the claim examiner, if the reported damage is covered under your policy, Citizens pays you an initial claim payment. The initial payment is based on the estimated cost of covered repairs known at the time of inspection.

- If the actual cost of repairs/replacement turns out to be more than the original submitted estimate or additional damage is found, call Citizens at 866.411.2742 to discuss eligibility for supplemental payments. You may upload additional claim documentation on www.citizensfla.com through *Submit Claim Documents* found on the *Contact Us* section.
- Let your agent know if your name, mailing address or mortgage company has changed. Outdated information can delay your payment.

Banks require that all payees (including any mortgage company) listed on the check sign the check. Ask your mortgage company about its procedures for endorsing your claim check.



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