

Important Policy Coverage Information

Your policy now includes specific requirements that may affect payment for emergency and permanent repairs of water damage not caused by weather. These requirements make it even more important to *Call Citizens First* as soon as you become aware of or suspect damage to your property.

- **Coverage Limit for Water Losses not Caused by Weather** - If you choose *not* to take advantage of our Managed Repair Contractor Network program for covered damage resulting from the accidental discharge of water or steam, your policy has a **\$10,000 coverage limit**. This limit includes up to \$3,000 for water mitigation services.
- **Reasonable Emergency Measures** - 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.

Citizens provides **free** Emergency Water Removal Services for customers who have incurred damages due to the accidental discharge of water or steam. If you choose not to use this program, coverage for emergency water mitigation services is limited to \$3,000. If the \$3,000 limit is exhausted, additional water mitigation services may be available through Citizens' **free** Emergency Water Removal Services.

There are many kinds of emergency measures that can be taken after a loss and may apply after reporting a claim. For the purposes of this program, only water mitigation services are limited.

- **Loss Inspection** - To ensure that Citizens has the opportunity to inspect the damage and confirm coverage, your policy restricts when you can begin permanent repairs. There may be no coverage for permanent repairs that begin before the earlier of:
 - 72 hours after the loss is reported to Citizens
 - Loss is inspected by Citizens
 - Verbal or written approval is provided by Citizens

Emergency and Permanent Repairs

Damage to your home can happen anytime – rain or shine. When it does, you want fast, personal and professional service to protect and restore your most valuable asset. Citizens is committed to providing customer-focused service to you in your time of need.

Sudden water damage?

Water is a leading cause of damage in reported property-loss claims throughout Florida. Citizens has two programs available to help you on the road to recovery when your home has water damage caused by accidental discharge or overflow of water or steam from plumbing, heating, air conditioning, automatic fire-protective sprinkler systems or household appliances. Your Citizens representative will be here to answer your questions and guide you through the process, from start to finish.



Citizens Is Social!

Find Citizens on Facebook under *Citizens Property Insurance Corporation* and on Twitter *@citizens_fla* for storm preparedness tips, Citizens news and insurance education. You'll also find comprehensive information and policyholder resources at www.citizensfla.com.

We're Here to Help

Call Citizens at 866.411.2742 or online at www.citizensfla.com/contactus.

- **Free Emergency Water Removal Services Program**

Swift action to protect your home from further damage is crucial following a water loss. Citizens offers **free** water removal and drying services following eligible water losses. When you report your claim, we will determine whether you're eligible for this valuable benefit. Your policy deductible does not apply for this completely free service.

- **Managed Repair Contractor Network Program**

Citizens has a network of approved contractors who can make permanent repairs to your home for covered damages. Eligible policyholders work with local contractors who are vetted, licensed, insured and agree to comply with Citizens' established service protocols. Any approved work is guaranteed for three years. Your policy deductible applies for the covered permanent repairs.

Call Citizens First

Calling Citizens or your agent as soon as you become aware of or suspect any damage and before beginning any emergency or permanent repairs puts you in control of your claim. You can report a claim even before you know the full extent of damage. Loss reporting and repair requirements affect coverage for emergency and permanent repairs. Citizens will work with you to make sure any covered damage is repaired quickly and correctly. Learn more at www.citizensfla.com/call-citizens-first.



866.411.2742
www.citizensfla.com/mypolicy
Available 24/7/365

Register for myPolicy

Citizens offers an online, self-service, policy management tool called myPolicy. Register for myPolicy at www.citizensfla.com/mypolicy to view policy details, billing information, make payments and report a claim online.

Stop Assignment of Benefits (AOB) Abuse

When you sign an AOB contract, you give up the right to manage your claim and ensure it is resolved timely and to your complete satisfaction. Learn about AOB and how to protect yourself from AOB abuse at www.citizensfla.com/aob.

We're Here to Help!

Contact Your Agent

[AGENT CONTACT INFORMATION]

Contact Citizens

Phone: Citizens Customer Care – 866.411.2742 (M-F, 8 a.m.-5:30 p.m. ET)
Online: www.citizensfla.com/contactus