

# Post-Irma Information and New Conference Call Number

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September 13, 2017

All the staff at Citizens hope that you and your family are safe and that any damage your property may have experienced is minimal. Citizens is here to assist you in helping your customers with the aftermath of Hurricane Irma.

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## Daily Teleconference

Citizens invites all our appointed agents to join us for a daily teleconference call with a simultaneous webinar to advise of our post-storm operations.

- Beginning Thursday, September 14, we have a **new** teleconference number. You can call in to the teleconferences (for audio only) and/or register for the optional webinars via the links below.
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### Live Q&A for Agents: Hurricane Irma Conference Calls and Webinars

Date	Time	Toll-free Number and Access Code	Register for Webinars
Sept. 14	10 a.m.	888.632.3382 Code: IRMA	<a href="#">Register here</a>
Sept. 15	10 a.m.	888.632.3382 Code: IRMA	<a href="#">Register here</a>

*Note:* These **new** phone numbers and code allow for live Q&A. Please use them instead of the information posted earlier.

- Will deploy our mobile Catastrophe Response Centers (CRCs) to impacted areas to provide in-person service to our policyholders who may be cut off from their usual means of communication. Citizens' CRC staff will:
  - Process first notices of loss (FNOL)
  - Make advance payments for additional living expenses, when warranted

- Answer questions and offer general assistance

Citizens will alert our agents as soon as the CRC locations and operating hours are confirmed. This information also will be posted on our [Hurricane Irma](#) webpage.

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## Media Inquires

As Hurricane Irma may prompt calls from reporters wanting to know about Citizens catastrophe response, we remind agents and all representatives of Citizens, that all questions from any person representing the media (i.e., newspapers, television, radio or any print media) must be referred to Michael Peltier, Media Relations Manager, who will coordinate any interviews or official responses. Refer all questions from any person representing the media to Peltier by:

- Phone: 850.513.3774 (office) or 850.264.7702 (mobile)
  - Email: Use the [Contact Us](#) feature on the *Public* site and select **Media Request** from the *Topic* drop-down box
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## Claims and Loss Reporting

Advise policyholders to *Call Citizens First* to report a loss at Citizens' 24/7 toll-free Claims Hotline: **866.411.2742**. Or, you can assist your Citizens customers by reporting FNOLs in PolicyCenter<sup>®</sup>. Citizens has developed a [new job aid](#) for filing FNOLs for Hurricane Irma. Once the claim is filed, a claims representative will call the policyholder with the adjuster's contact information.

As reported in the [Changes to Policy Language that Impact Claim Payments and Coverage](#), ensure your impacted HO-3, HO-6 and DP-3 policyholders are aware of two important policy provisions that require them to:

- Take reasonable emergency measures for the sole purpose of protecting the property from further damage when experiencing a loss.
- Give prompt loss notice to Citizens. Except for the policy provisions regarding reasonable emergency measures, 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

For details, refer to:

- At a Glance: Policy Language Changes that Impact Claim Payments and Coverage
  - Emergency Repairs: flyer for affected policyholders (En español)
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## Assignment of Benefits

You can help curb assignment of benefits (AOB) abuse and keep rates stable. Help your customers understand the importance of calling Citizens as soon as they know or suspect they have damage. Some contractors may ask policyholders to sign an AOB contract before starting emergency repairs. Signing over their benefits can cause increased costs for which they could be held responsible.

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## Additional Resources

Note: Some links require logging in to the *Agents* site to access:

- [How to report a claim after Hurricane Irma](#) job aid
- [Citizens' Hurricane Irma](#) webpage
- Agent Updates: [Preparation for Hurricane Irma](#)
- [Catastrophe Claims](#) webpage
- [Assignment of Benefits](#) webpage
- Book of business listings

*Note:* Must be requested by the agency principal or designee.

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## Personal Lines

- Quick Reference: [Hurricane Coverages for Personal Lines](#)
  - [Selecting Loss Causes and Sub-Loss Causes for a First Notice of Loss \(FNOL\)](#) job aid
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## Commercial Lines

- Quick Reference: [Hurricane Coverages for Commercial Lines](#)
- [Selecting Loss Causes with Dependent Sub-Loss Causes](#) job aid

If you have questions or need additional support, contact Citizens via:

- Phone: 800.737.5822, weekdays, 8 a.m.-5 p.m.
  - Email: Use the Contact Us feature on the *Agents* website
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## Connect With Us

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