



Agent Updates

2023 Hurricane Season Information

May 25, 2023

The 2023 hurricane season is expected to have below-average activity regarding the number of hurricanes, according to tropical weather forecast experts at both [AccuWeather](#) and [Colorado State University](#). Citizens wants to help you and your customers prepare before these events occur. We will send an email to policyholders with wind coverage (who have an email on file) to help them prepare for storm season.

How You Can Help Your Customers

The information your agency verifies prior to a hurricane or tropical storm making landfall will help with claims-processing efficiency and improve customer service in case of a catastrophic event:

- Encourage your customers to register for [myPolicy](#) so they can view policy, claims and billing information and, if applicable, make premium payments. Policyholders can view and download their policy documents (excluding claims documents), and Personal Lines policyholders now have the option to opt into paperless delivery.
- Provide your Citizens customers our [Hurricane Coverage: What You Need to Know](#) brochure. Order this and other [brochures](#) using our [online form](#).
- Verify and update the following:
 - Customer phone numbers, mailing addresses, email addresses and policy information
 - Mortgagee(s) and additional interests, if applicable
- Review your Citizens book of business to ensure that policyholders have adequate coverage. Agency principals can request their book-of-business listing via myAgency. For details, refer to page 40 in the [myAgency User Guide](#).
- Ensure your customers understand that hurricane losses should be reported even if they are below the hurricane deductible. These losses count toward meeting the calendar-year hurricane deductible if another hurricane damaged the property in the same policy term/year.

Binding Suspension

Agents will be notified by email, on the website and in PolicyCenter® when binding is suspended or restored based on a tropical storm or hurricane watch or warning issued by the National Weather Service for any part of Florida.

During a binding suspension, agents cannot bind applications for new coverage or policy changes for increased coverage; however, they can update policyholder contact information and mortgage company information.

Claims and Loss Reporting

To report a loss, advise policyholders to:

- Submit their claim via [myPolicy](#)
- Call you, and you can report it via PolicyCenter
- Call Citizens at our toll-free Claims Hotline: 866.411.2742, which is available 24/7

Note: See the *Resources* section below for more information.

After filing the claim, advise policyholders to do the following only if they can do so safely:

- Take photos of the damaged property.
- Protect the property from further damage.
- Keep all receipts regarding any repairs and expenses.
- [Submit Claim Documents](#) through the *Contact Us* section of the website if requested by their adjuster.

Ensure your affected Personal Lines policyholders are aware of two important policy provisions that require them to:

- Take reasonable emergency measures for the sole purpose of protecting covered property from further damage when experiencing a loss.
- Give prompt loss notice to Citizens. Except for reasonable emergency measures taken under the policy provisions, there may be no coverage for 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

myPolicy and Paperless Delivery

Citizens encourages first-named insureds with a valid email address on file with Citizens to register and/or activate their myPolicy account. Policyholders with active accounts who have also opted-in to Paperless Delivery can:

- Report and view claims.
- Make payments online.
- Access policy and billing documents.

With [paperless delivery](#), Personal Lines policyholders can:

- Get faster, secure access to policy documents and information anywhere with internet access.
- Receive early notice of when payments are due.
- Reduce the risk of mail fraud.
- Receive email notifications when new policy documents and billing invoices are available in lieu of mailed documents.

Catastrophe Response Centers

If Florida is impacted by a storm, Citizens may set up one or more Catastrophe Response Centers (CRCs), as needed, to provide immediate response to policyholders. Agents will be notified once a site is determined. CRC staff will:

- Process first notices of loss.
- Make advance payments for additional living expenses, when warranted.
- Answer questions and offer general assistance.

Resources

For more information about claims reporting and storm preparation, see Citizens' online resources:

- In the [Training](#) section of the *Agents* site, on both the *Commercial Job Aids* and *Personal Job Aids* pages:
 - [First Notice of Loss \(FNOL\)](#) job aid
 - [Claims Information and Loss Run Report in PolicyCenter](#) job aid
 - Personal Lines: [Adding, Updating or Removing the Mortgagee or Payor](#) job aid
 - Commercial Lines: [Adding, Updating or Removing the Mortgagee or Payor](#) job aid
- [FAQs](#) and search by keywords:
 - *FNOL*
 - *Claims*
 - *+Loss +run +reports*
- How do I submit a claim in myPolicy? FAQ [3893](#) (for registered policyholders)
- *myPolicy Overview for Agents* [job aid](#)
- [Claims](#) section on the *Public* site
- [Storms](#) section on the *Public* site
- [Brochures](#) page on the *Public* site, which is accessible from the [Learning](#) section

Other helpful webpages include:

- [Hurricane Ready](#)
- [Thunderstorm Ready](#)

Connect with Us

Stay up to date about the latest news, information and program initiatives from Citizens by liking us on [Facebook](#) and following us on Twitter: [@Citizens_Agents](#).

Appointed agents can submit questions to Citizens by replying to this email or logging in to the *Agents* website and choosing the *Contact Us* link on the top of the page. Citizens will respond within five business days. Agents also can contact the Customer Care Center at 888.685.1555.

This email is not spam. Citizens Property Insurance Corporation communicates by email. You received this email because you are an appointed agent with Citizens or we received a request to add your address to our email distribution list. If you are an appointed agent, removing your name from the distribution list requires termination of your appointment. Your agency principal can request termination of your appointment by logging into [myAgency](#). If you are not an appointed agent or if you received this message in error, you can [unsubscribe](#) via our website.



Citizens Property Insurance Corporation

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