

# What is Changing?



**Policy language is changing on the following policies:**

**HO-3**

**HO-6**

**DP-3**

## Reasonable Emergency Measures

The policyholder must make reasonable emergency measures for the sole purpose of protecting the property. These measures are limited to the greater of \$3,000 or 1 percent of the Coverage A limit, unless the policyholder receives Citizens approval in advance to exceed this amount.



## Loss Reporting and Repairs

There is 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



## Call Citizens First

Don't wait to report a claim

- Update the claim section of your agency webpage with the Citizens logo and claims toll free number



**866.411.2742**

## How do you help your policyholders?

### Existing policyholders

- Review policy language changes
- Stress the importance of reporting a claim in a timely manner

### New policyholders

- Clearly explain the policy contract limitations
- Stress the importance of reporting a claim in a timely manner