

# Get Ready for Storm Season

Talk with your agent, and review your insurance policy now to:

- Work with your agent to establish the replacement value (or stated value for mobile homes) your home, detached structures and personal property. Consider purchasing additional coverage, such as flood insurance, which is not included under your Citizens policy. Learn more about the National Flood Insurance Program at [FloodSmart.gov](http://FloodSmart.gov), or contact your agent.
- Review your annual hurricane deductible, which is typically 2-5 percent of the insured value of your home.
- Check to see whether you have actual cash value coverage or replacement coverage for your personal property. Actual cash value coverage pays only the depreciated value of your personal property.
- Verify that your insurance policy information is correct. Make sure your mortgage company information accurately appears on your policy.
- Make copies of your policy documents, and place them in your safe deposit box or leave them with an out-of-town relative.

## If your home is damaged:

- Call Citizens First to report a claim 24/7 at our toll-free claims reporting hotline 866.411.2742.
- Take photos of damages.
- Make reasonable and necessary temporary repairs to protect your property against further loss.
- Keep all receipts and contractor estimates to give to your adjuster.
- Prepare an inventory of damaged personal property, showing the quantity, description, actual cash value and amount of loss.
- Have your current mortgage information available.

La version en Español esta disponible en [www.citizensfla.com/brochures](http://www.citizensfla.com/brochures).



Call Citizens First

**866.411.2742**

24 hours a day, seven days a week

*This brochure is for informational purposes only and is not intended to interpret or alter your Citizens policy. Your rights and responsibilities specifically are set forth in your Citizens policy.*



Citizens Property Insurance Corporation  
888.685.1555  
[www.citizensfla.com](http://www.citizensfla.com)

# Protect Your Home and Save Money



# Policy Discounts

Citizens offers discounts on policy premiums for building construction techniques and features that provide greater protection for your home or business.

## Wind Mitigation Discounts

Wind mitigation discounts are offered for features that protect your home or business from wind damage caused by major storms.

These discounts:

- Apply only to the wind portion of your policy premium
- Are not offered for mobile homes

Wind mitigation discounts are offered for:

- Opening protection devices
  - Shutters to protect windows and doors from windborne debris
  - Special impact-resistant windows and doors
- Roof shape
  - Hip roof (sloped on all four sides like a pyramid)

## Most Common Roof Types



## 2001 Florida Building Code (FBC)

You are entitled to a premium discount if your home was built on or after January 1, 2002. Homes built prior to 2002 that have an updated roof meeting this building standard also are eligible for this discount.

## Roof Construction Discounts

- Roof-deck attachment
  - Roof sheathing attached by 8d nails or screws
  - Dimensional lumber (tongue and groove)
- Roof covering FBC-equivalent asphalt shingles
  - FBC clay tiles
  - All other FBC-equivalent roof coverings
- Roof-to-wall connection
  - Clips
  - Single or double wraps

If your home qualifies for the Florida Building Code discount, you already receive discounts for roof construction. Ask your agent for more information.

## Other Discounts

Certain types of policies also may qualify for additional discounts:

- Fire alarm systems
  - Centrally monitored systems, with and without sprinklers, may be eligible for discounts.
  - Burglar alarm systems
- Systems must be monitored to be eligible for premium discounts.
- Sprinkler systems

Documentation is required before any discounts are applied, and the cost of any required certification of discount-eligible features is the homeowner's responsibility. Ask your agent whether your policy may qualify.

# Recommended Resources

## Strengthen Your Home

The following resources provide more information about windstorm construction features:

- Federal Alliance for Safe Homes (FLASH) [www.flash.org](http://www.flash.org)
- Blueprint for Safety [www.blueprintforsafety.org](http://www.blueprintforsafety.org)
  - View Wind Basics in the Sample Curriculum section under Course Information.
- Insurance Institute for Business & Home Safety (IBHS) [www.disastersafety.org](http://www.disastersafety.org)
  - View the following on the IBHS website, in the Hurricane section under Risks:
    - Reducing the Risk of Hurricane Damage (English)
    - Reducir el Riesgo de Huracanes (Spanish)
    - Getting Hurricane Ready
    - Hurricane Preparedness and Recovery Resources

Before having a wind mitigation inspection performed or mitigation features installed, verify that your contractor holds a valid Florida license. Go to the [MyFloridaLicense.com](http://MyFloridaLicense.com), and select Verify A License.

## Talk to Your Agent

Your agent is your best source of information about your specific policy, coverage, premiums and qualifying discounts. If your agent is unavailable or you have questions after speaking with your agent, call Citizens at 1.888.685.1555.