



Submitting Acceptable Proof of Repairs for Hurricane Structure Damage

What Citizens is sending letters to policyholders who filed a claim due to hurricane structure damage, urging them to submit proof of repair documentation as soon as repairs are complete.

- Who**
- Personal and Commercial Lines agents
 - Internal staff

Acceptable Proof of Repairs The following chart details what type of documentation is acceptable for proof of repairs.

Note: Any alternative documentation would need to be reviewed on a case by case basis by Underwriting. An intent to repair or estimate will not be accepted.

Structure Damaged	Document	The Document Must:
Roof	Receipts for Repair/ Replacement	<ul style="list-style-type: none"> • Be completed by licensed roofer or general contractor • Indicate <i>Paid in Full</i> • Indicate specific area(s) of repair • Include clear color photos of repaired area(s)
	Roof Inspection Form <ul style="list-style-type: none"> • Commercial Lines • Personal Lines 	For Personal Lines: Be completed by a general, residential, building or roofing contractor, building code inspector or Florida-licensed home inspector For Commercial Lines: <ul style="list-style-type: none"> • Be completed by a licensed roofing or general contractor • State overall roof condition • Be dated after the date of loss • Include clear color photos of the repaired/replaced roof
	Finalized Roofing Permit	<ul style="list-style-type: none"> • Specify full roof replacement • Include clear color photos of replaced roof

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Submitting Acceptable Proof of Repairs for Hurricane Structure Damage, Continued

Structure Damaged	Document	The Document Must:
Building	Receipts	<ul style="list-style-type: none"> • Indicate <i>Paid in Full</i> • Be completed by licensed general, residential, or building contractor • Indicate specific area(s) of repair • Include clear color photos of repaired area(s)
Roof and/or Structure	Contract for Repairs (when repairs have not been completed by the policy renewal date)	<p>For structure repair: Be completed by a licensed general, residential, or building contractor</p> <p>For roof repair:</p> <ul style="list-style-type: none"> • Be completed by a general, residential, building or roofing contractor • Be signed by the named insureds • Indicate area(s) of repair • Be dated after the date of loss • Indicate when repairs will be complete

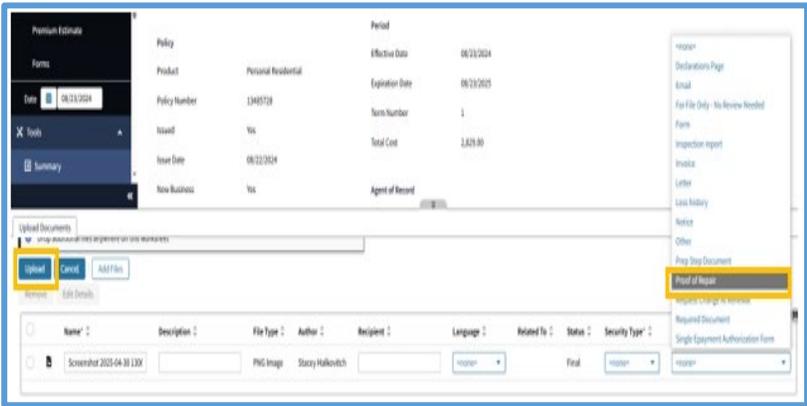
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Submitting Acceptable Proof of Repairs for Hurricane Structure Damage, Continued

Acceptable Proof of Repairs, continued

Follow the steps below to submit proof of repairs:

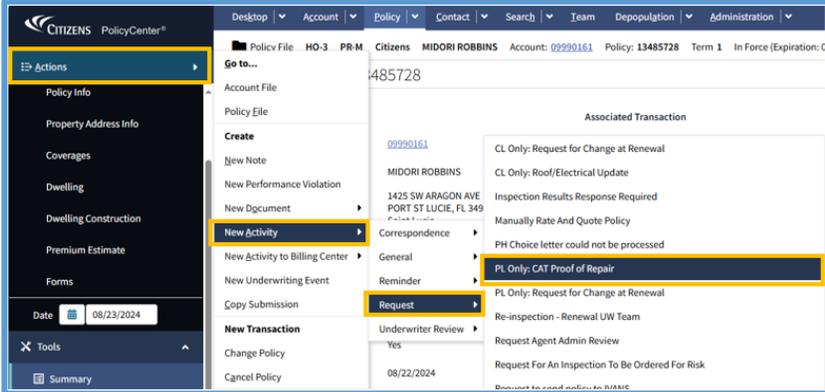
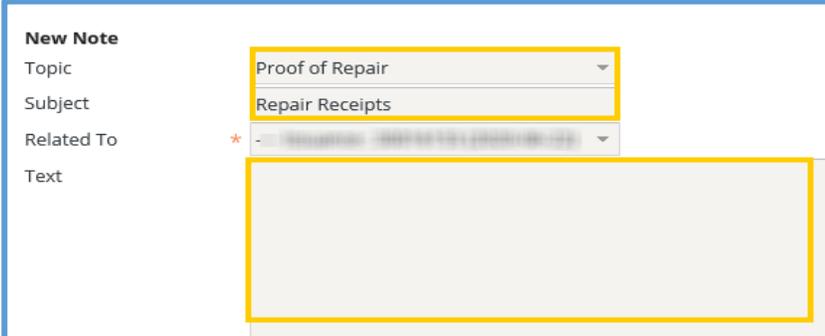
Step	Action
1	Access the policy.
2	<p>Upload proof of repair documents:</p> <ul style="list-style-type: none"> • Select Actions > New Document > Upload documents. • Click Add Files to upload the document. • Select radial button and click Edit Details. • Select the Security Type • Select Proof of Repair as the document type. • Click Upload. 

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Submitting Acceptable Proof of Repairs for Hurricane Structure Damage, Continued

Acceptable Proof of Repairs, continued

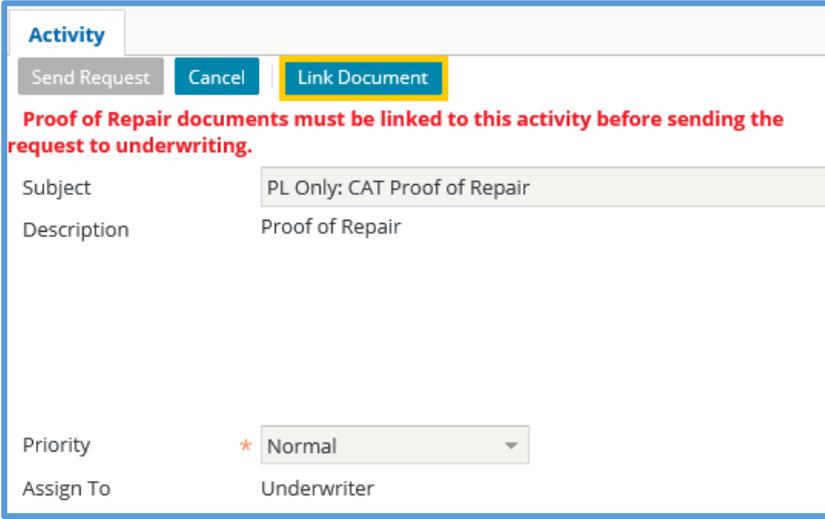
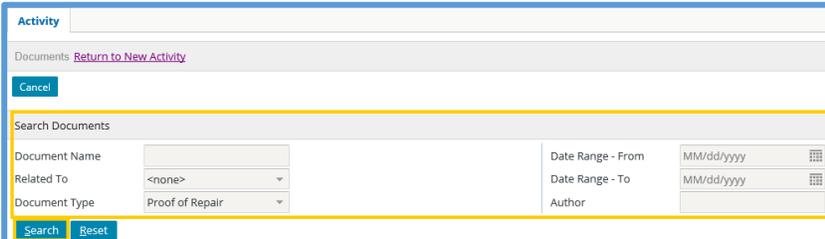
Step	Action
3	<p>Initiate the <i>Proof of Repair</i> activity:</p> <ul style="list-style-type: none"> Click Actions. Select New Activity> Request> CAT Proof of Repair  <p><i>Result:</i> The <i>New Activity</i> window opens.</p> <p><i>Note:</i> The activity will be titled <i>PL Only: CAT Proof of Repairs</i> or <i>CL Only: CAT Proof of Repairs</i>, depending on the line of business. The correct selection will display automatically.</p>
4	<p>Enter the information related to the activity in the New Note section.</p> <ul style="list-style-type: none"> Select Proof of Repair from the <i>Topic</i> drop-down menu. Enter a short description in the Subject field. Enter a description of any actions specific to the activity in the Text field. This information displays as a Note on the policy. 

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Submitting Acceptable Proof of Repairs for Hurricane Structure Damage, Continued

Acceptable Proof of Repairs, continued

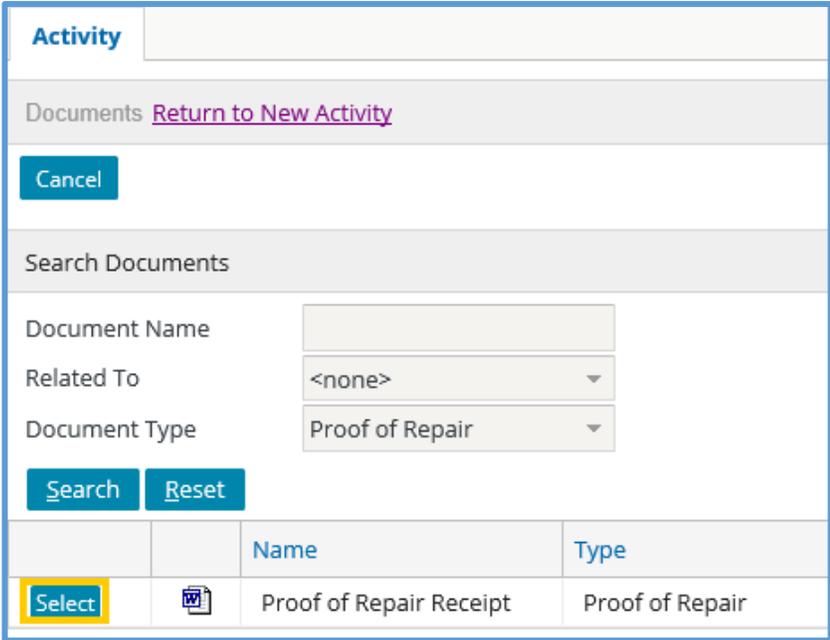
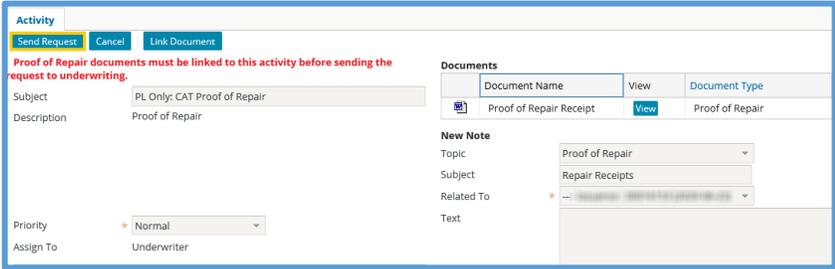
Step	Action
5	<p>Select Link Document.</p>  <p><i>Result: The Search Documents window appears.</i></p>
6	<p>Enter search criteria, or select Search to access a complete list of all documents associated with the policy.</p> 

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Submitting Acceptable Proof of Repairs for Hurricane Structure Damage, Continued

Acceptable Proof of Repairs, continued

Step	Action
7	<p>Select the proof of repair document.</p>  <p>Result: The selected document is attached to the activity.</p>
8	<p>Select Send Request.</p>  <p>Result: The activity is sent to Underwriting.</p>

End of Procedure