



myPolicy Guide

For Agents and Customer Service Representatives



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myPolicy Guide

Purpose

Agents and customer service representatives should use this guide when a policyholder requires assistance registering, accessing policy information or submitting a first notice of loss in myPolicy.

Note: The step-by-step directions in this guide are written for the policyholder.

myPolicy Overview

myPolicy is Citizens' online and smartphone-friendly policyholder self-service tool. For all issued policies associated with an account, Personal and Commercial lines policyholders can use myPolicy to:

- Make a payment.
- Report a claim.
- View account information, policy details, claims and billing statuses.
- View and/or download a previously printed and mailed policy document.
- Upload documents related to a claim.

Generally, policyholders are automatically registered for myPolicy when their personal or commercial lines policy is issued.

Note: Refer to [Exceptions to Automated Registration](#) for more information.

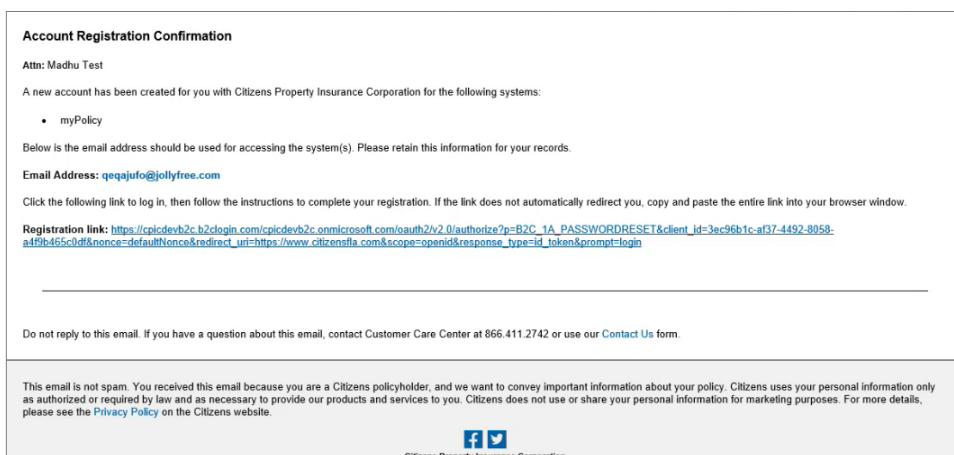
Policyholder Registration

Overview

Prior to accessing myPolicy, a policyholder first must complete the online registration process.

Automated Registration and Account Access

Once a policy displays the status of *Issued* in PolicyCenter, a myPolicy account is automatically created. The policyholder will receive an **Account Registration Confirmation** email to alert them of the creation of their myPolicy account.



Refer to the [Accessing myPolicy \(First Time Login\)](#) job aid to assist the policyholder establish a new password for myPolicy.

A short video demonstration is also available [here](#).

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Policyholder Registration, Continued

Exceptions to Automated Registration

In some instances, policyholders will not be automatically registered. This occurs when the policyholder:

- Does not have a valid email address in PolicyCenter
- Is already registered with a different policy: see [Adding a Policy](#).
- Is an entity, company or limited liability corporation (LLC)

Update Contact Information

For policyholders who do not have a valid email address in PolicyCenter and want to register for myPolicy must provide their email address in one of the following ways:

- Contact their agent
- Call Citizens Customer Care at 866.411.2742

Notes:

- For more information, agents and internal staff can refer to Knowledge Base ID [2353](#) *How do I update a policyholder's email address or phone number?*
- Once these policyholders have a valid email address on file, they should allow 24 hours prior to registering for myPolicy. See [Customer-Initiated Registration](#) for more information.

Access Existing myPolicy Account

Policyholders with an existing myPolicy account can [reset their password](#), if needed, to gain access to myPolicy. Once they have accessed myPolicy, they can [add their new policy](#).

Customer-Initiated Registration

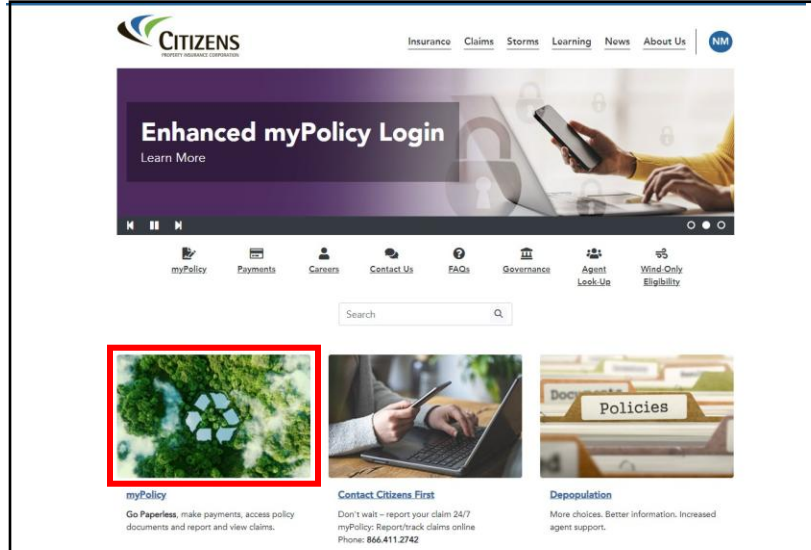
Policyholders whose policy is written in the name of an entity can [initiate their registration online](#).

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Policyholder Registration, Continued

Customer-Initiated Registration

To self-register, policyholders should:

Step	Action
1	Go to www.citizensfla.com, then select the <i>myPolicy</i> tile from the homepage:  Result: The <i>Login</i> screen appears.
2	Select Register Now:  Result: The <i>Register</i> screen appears.

Continued on next page

Policyholder Registration, Continued

Customer-Initiated Registration, continued

Step	Action
3	Sign Up First Name: sally Last Name: homeowner Policy Number: ? 12345678 Email: ? noemail@yahoo.com Property/Primary ZIP: ? 33101 ☒ I agree to the Citizens Terms and Conditions. Sign Up Complete the fields, agree to the Terms and Conditions, then select Sign Up Result: Citizens will email a verification code to confirm your email address Notes: - The error message, <i>Unable to create user account</i>, will display when the email address and/or ZIP entered does not match the policy record in PolicyCenter®. - If the policy is under an entity, LLC the insured may enter their first and last name to register for myPolicy access.
4	Access the <i>Citizens Account Verification Code</i> email.

	Verify your email address Thanks for verifying your Citizens myPolicy account! Your code is: 317566 Sincerely, Citizens Property Insurance Corporation - B2C <i>Note: The email will be sent from Microsoft on behalf of Citizens Property Insurance Corporation-B2C. The subject: Citizens Property Insurance Corporation-B2C account email verification code.</i>
5	Enter the verification code and select Verify Code to enter site.  User Details Please provide the following details. Verification code has been sent to your inbox. Please copy it to the input box below. Email Address shannon.bowles@citizensfla.com Verification code 528246 Verify code Send new code Continue
6	Select Continue to enter the site.  User Details Please provide the following details. E-mail address verified. You can now continue. Email Address pusaqueilewei-3273@yopmail.com Continue

Paperless Delivery

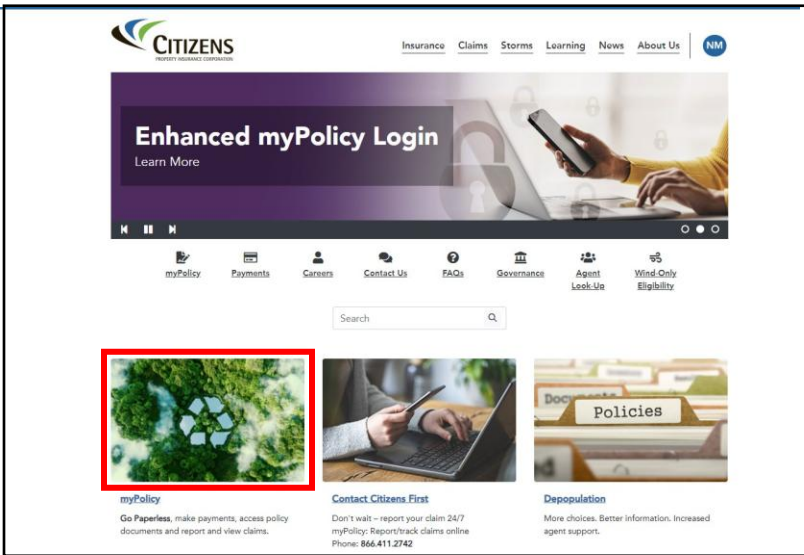
Overview

Paperless delivery of policy and billing-related documents is available only for Personal Lines policies. Claims documents are not included at this time. The policyholder will continue to be mailed some important policy documents, such as *Notice of Cancellation* or *Notice of Nonrenewal*, even when the policyholder is enrolled in paperless delivery.

Enrolling in Paperless Delivery

Once successfully registered for myPolicy, policyholders have the option to enroll in paperless delivery. The policyholder is the only party who can enroll and/or unenroll in paperless delivery. Agents and internal staff do not have the ability to process enrollment changes on behalf of the policyholder.

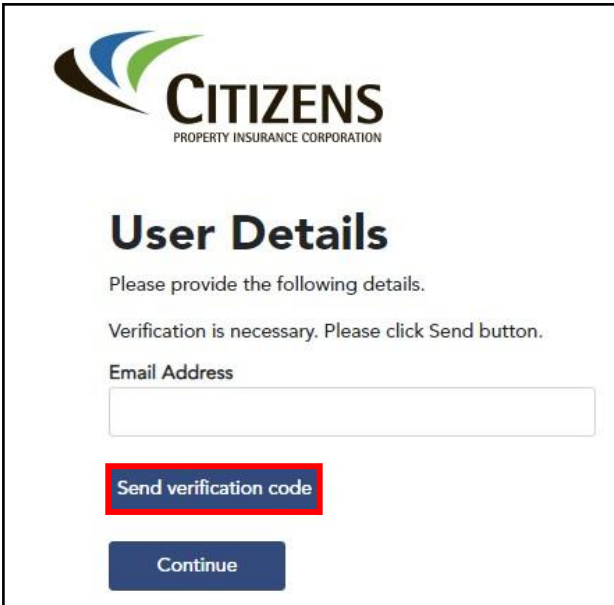
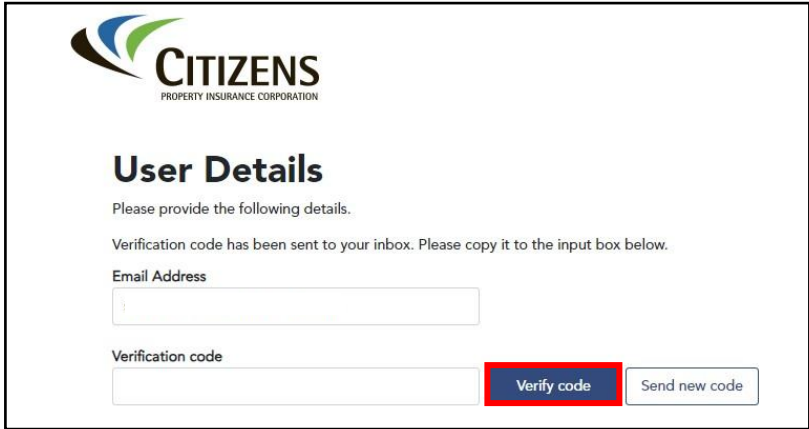
To complete the paperless delivery enrollment process:

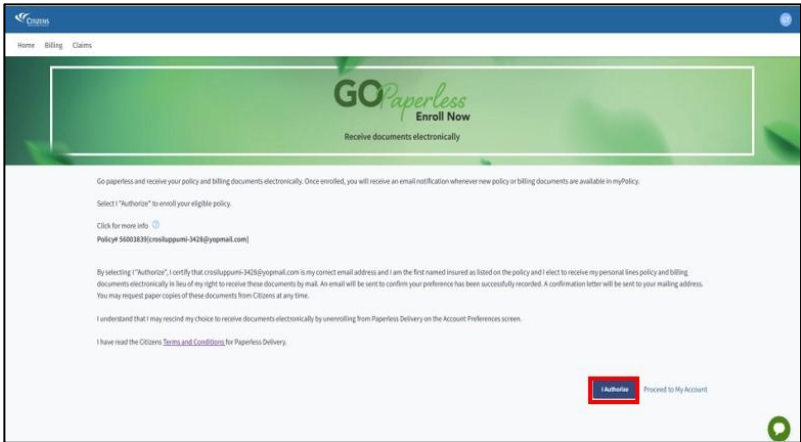
Step	Action
1	Go to www.citizensfla.com, then select the <i>myPolicy</i> tile from the homepage:  Result: The <i>Login</i> screen appears.

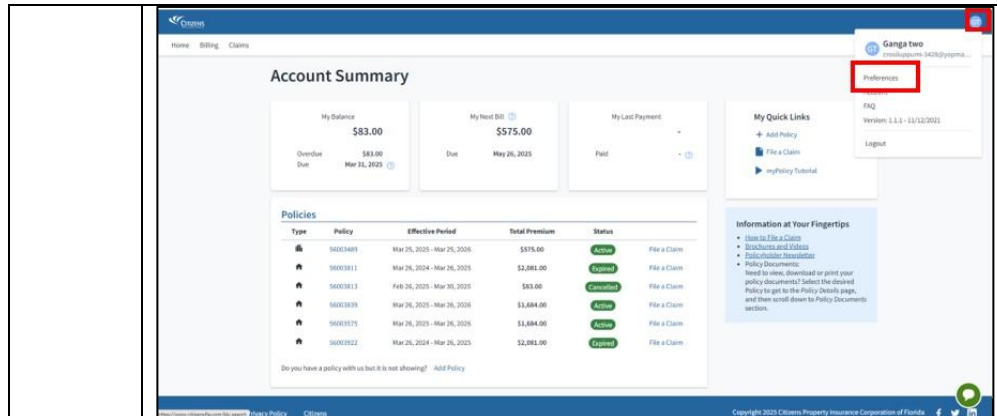
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Paperless Delivery, Continued

**Enrolling in
Paperless
Delivery,
continued**

Step	Action
2	Enter the email address, then select Send Verification Code  Result: Citizens will email a verification code to confirm your email address
3	Enter the verification code and select Verify Code to enter site 
4	Select Continue to enter the site.

	
5	Before accessing the Home page click, I Authorize to agree to the paperless option  Click Proceed to My Account to access the Home screen
6	Access the <i>Account Preferences</i> page from the <i>Account Summary Home</i> page by clicking on your initials



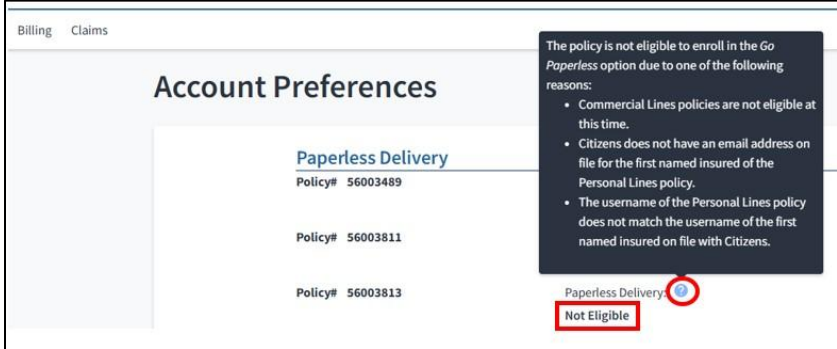
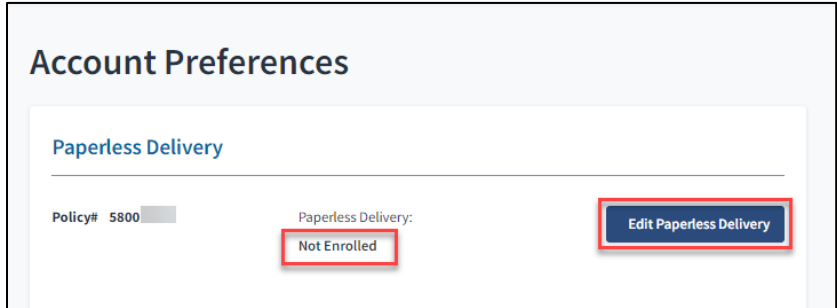
Result: The *Account Preferences* page appears.

Note: The “Go Paperless” banner, icon or Quick Link will not appear on the *Account Summary Home* page if no policies are eligible for, or are already enrolled in, paperless delivery. The user will then only be able to access the *Account Preferences* page by selecting the **Settings** icon, then **Preferences**.

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Paperless Delivery, Continued

Enrolling in Paperless Delivery, continued

Step	Action
6	If the policy is ineligible for paperless delivery, the paperless delivery status will indicate the policy is “Not Eligible.” For additional details, click on the blue question mark circle:  The policy is not eligible to enroll in paperless delivery, if: • The policy is Commercial Lines. • Citizens does not have a valid email address on file for the first-named insured. • The username of the Personal Lines policy does not match the username of the first named insured on file with Citizens. If the policy is eligible for paperless delivery and has not yet been enrolled, the paperless delivery status will indicate “Not Enrolled.” To enroll, select Edit Paperless Delivery:  Result: The <i>Paperless Delivery</i> enrollment page appears.

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Paperless Delivery, Continued

Enrolling in Paperless Delivery, continued

Step	Action
7	Select Yes for Paperless Policy and Billing Documents. Then, confirm if the correct email address is on file: Account Preferences Paperless Delivery With Paperless Delivery, you will receive an email notification whenever new policy documents or paperless bills are available on Citizen's myPolicy website. Policy# 5800 Paperless Policy and Billing documents ☒ Yes ☐ No Is this the correct Email Address? ☒ Yes ☐ No Result: The <i>Acknowledgement</i> section appears. Note: If the policyholder selects "no" indicating the email address on file is incorrect, the below message will appear, directing the policyholder to contact Citizens, or their agent, to update the email address before enrolling in paperless delivery: Is this the correct Email Address? ☐ Yes ☒ No You must contact your agent or Citizens to update the email address associated with your policy before enrolling in paperless delivery. Cancel Save

Continued on next page

Paperless Delivery, Continued

Enrolling in Paperless Delivery, continued

Step	Action
8	Complete the <i>Acknowledgement</i> section, then select Save: Acknowledgement ☒ I certify that I am the first-named insured as listed on the policy and I elect to receive my personal Lines policy and billing documents electronically in lieu of my right to receive these documents by mail. An email will be sent to confirm your preference has been successfully recorded. A confirmation letter will be sent to your mailing address. I may request paper copies of these documents from Citizens at any time. I understand that I may rescind my choice to receive documents electronically by unenrolling from Paperless Delivery on the <i>Account Preferences</i> screen. I have read the Citizens Terms and Conditions for Paperless Delivery. Cancel Save Result: The <i>Account Preferences</i> screen appears, the <i>Paperless Delivery</i> status updates to “Enrolled” and a confirmation notice issues to the policyholder’s mailing address and email address on file. The letter and email are available in the Documents in PolicyCenter. Account Preferences Paperless Delivery Policy# 5800 Paperless Delivery: Enrolled Edit Paperless Delivery Note: While enrolled in paperless delivery, the policyholder will receive a notification via email whenever new policy and/or billing documents generate.

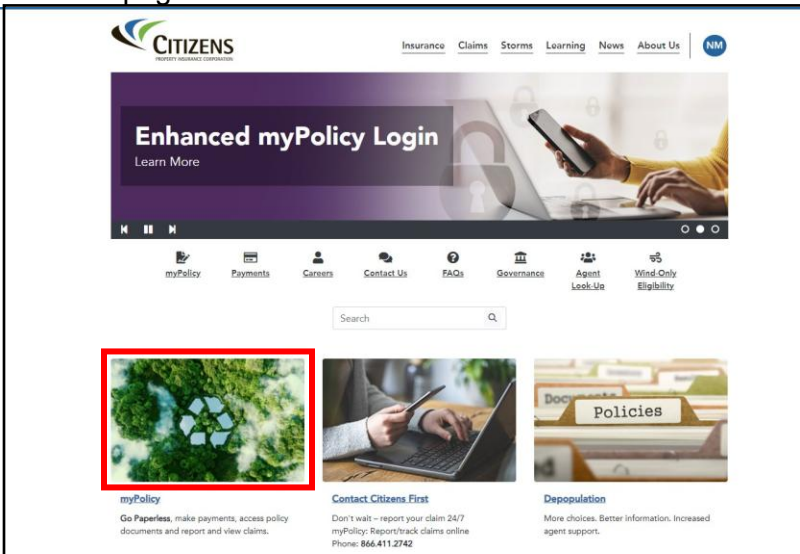
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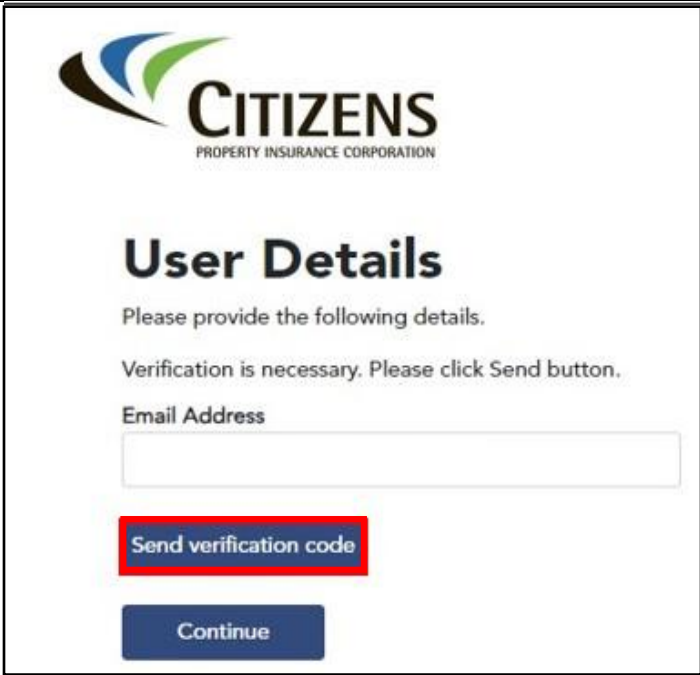
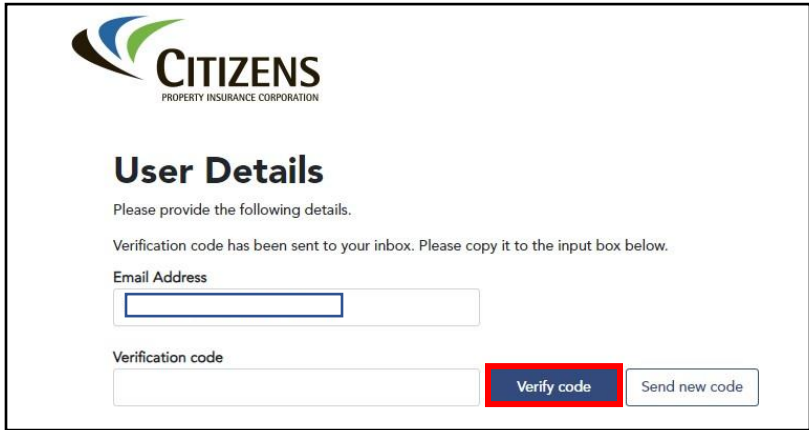
Paperless Delivery, Continued

Unenrolling from Paperless Delivery

A policyholder enrolled in paperless delivery can edit their selection anytime.

To unenroll from paperless delivery:

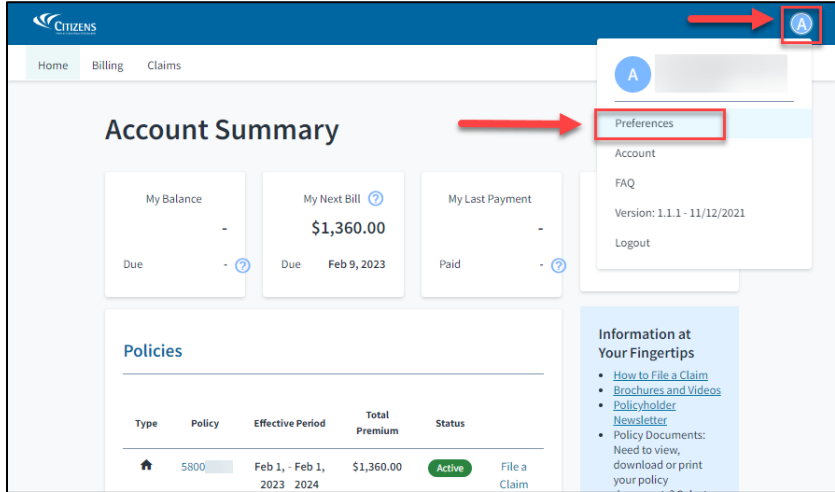
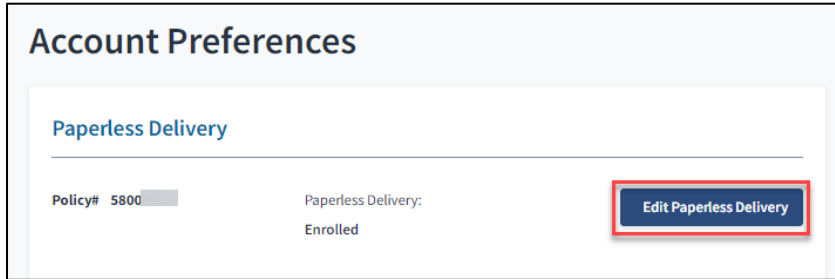
Step	Action
1	Go to www.citizensfla.com, then select the <i>myPolicy</i> tile from the homepage:  Result: The <i>Login</i> screen appears.
2	Enter your email address, then select Send Verification Code

	
3	Enter the verification code and select Verify Code to enter site  Result: The <i>Account Summary Home page</i> appears.

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Paperless Delivery, Continued

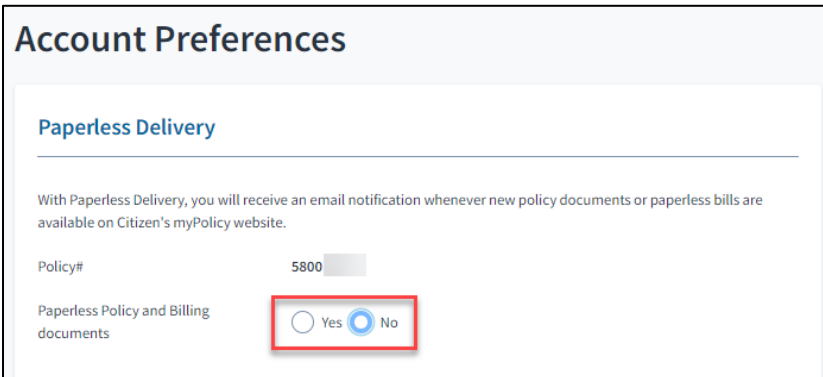
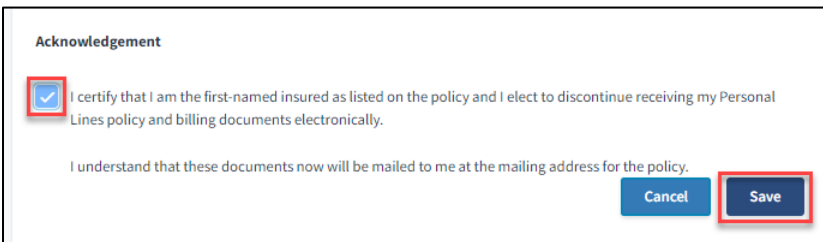
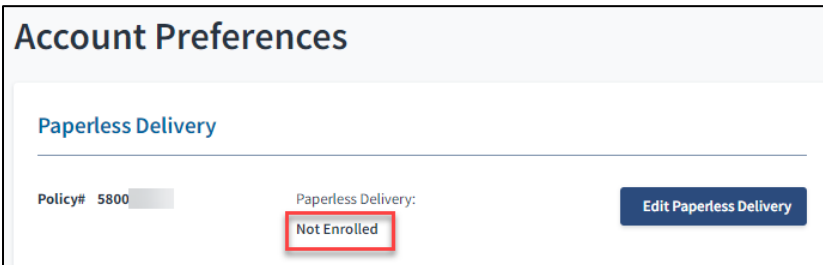
Unenrolling
from
Paperless
Delivery,
continued

Step	Action
4	Access the <i>Account Preferences</i> page from the <i>Account Summary Home</i> page by selecting the Settings icon, then Preferences.  Result: The <i>Account Preferences</i> page appears.
5	Select Edit Paperless Delivery:  Result: The <i>Paperless Delivery</i> enrollment page appears.

Continued on next page

Paperless Delivery, Continued

Unenrolling
from
Paperless
Delivery,
continued

Step	Action
6	Select No for Paperless Policy and Billing Documents.  Result: The <i>Acknowledgement</i> section appears.
7	Complete the <i>Acknowledgement</i> section, then select Save:  Result: The <i>Preferences</i> screen appears, the <i>Paperless Delivery</i> status updates to "Not Enrolled" and a confirmation notice will issue to the policyholder's email address on file. Confirmation of unenrollment <u>will not</u> be mailed.  Note: Whenever there are any eligible policies not enrolled in paperless delivery, the Go Paperless banner, icon and quick link will reappear.

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Paperless Delivery, Continued

Multiple Policies

If an account contains multiple policies, the enrollment and/or unenrollment processes will need to be repeated for each policy.

Account Preferences

Paperless Delivery

Policy# 5800	Paperless Delivery: Not Enrolled	Edit Paperless Delivery
Policy# 5800	Paperless Delivery: Enrolled	Edit Paperless Delivery

Automatic Unenrollment

A policyholder will be automatically unenrolled from paperless delivery:

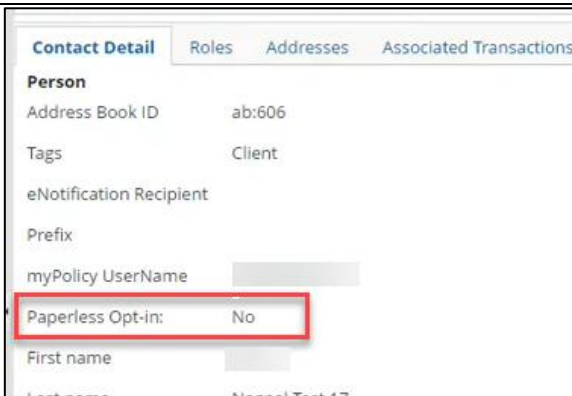
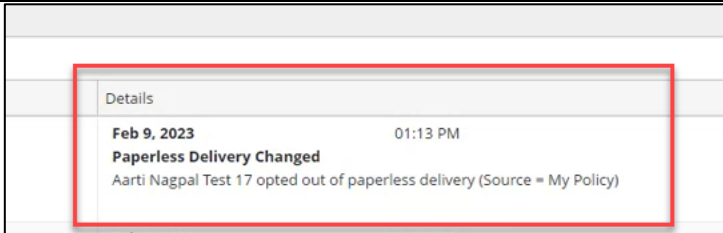
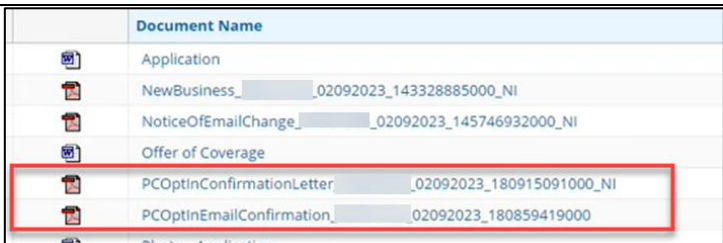
If	Then
The First-Named Insured is Changed	If the first-named insured is replaced with a new party, the original first-named insured will be automatically unenrolled from paperless delivery effective immediately following the submission of the policy change. An email notification will be sent advising of the unenrollment. If the effective date of the policy change is a future date, the new first-named insured must wait until the effective date of the policy change to enroll in paperless delivery.
The Email Address is Invalid	If the notification email that new documents are available fails to deliver to a policyholder due to an invalid email address, the policyholder will be automatically unenrolled from paperless delivery. The policyholder will receive a letter via mail advising they have been unenrolled from paperless delivery and to contact their agent, or Citizens' Customer Care Center, to update their email address. The letter will be available with all other Documents.

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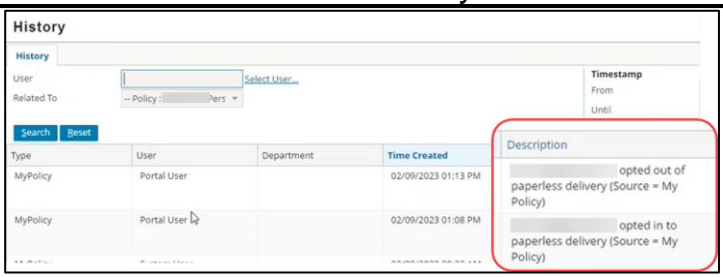
Paperless Delivery, Continued

Confirming Enrollment Status in PolicyCenter

Agents and internal staff can confirm the policyholder's paperless delivery enrollment status in PolicyCenter by accessing any of the below screens:

PolicyCenter Screen:	Location:
Account File Contacts	
Notes	
Documents	

Note: Internal staff can also confirm status on the *History Screen*:

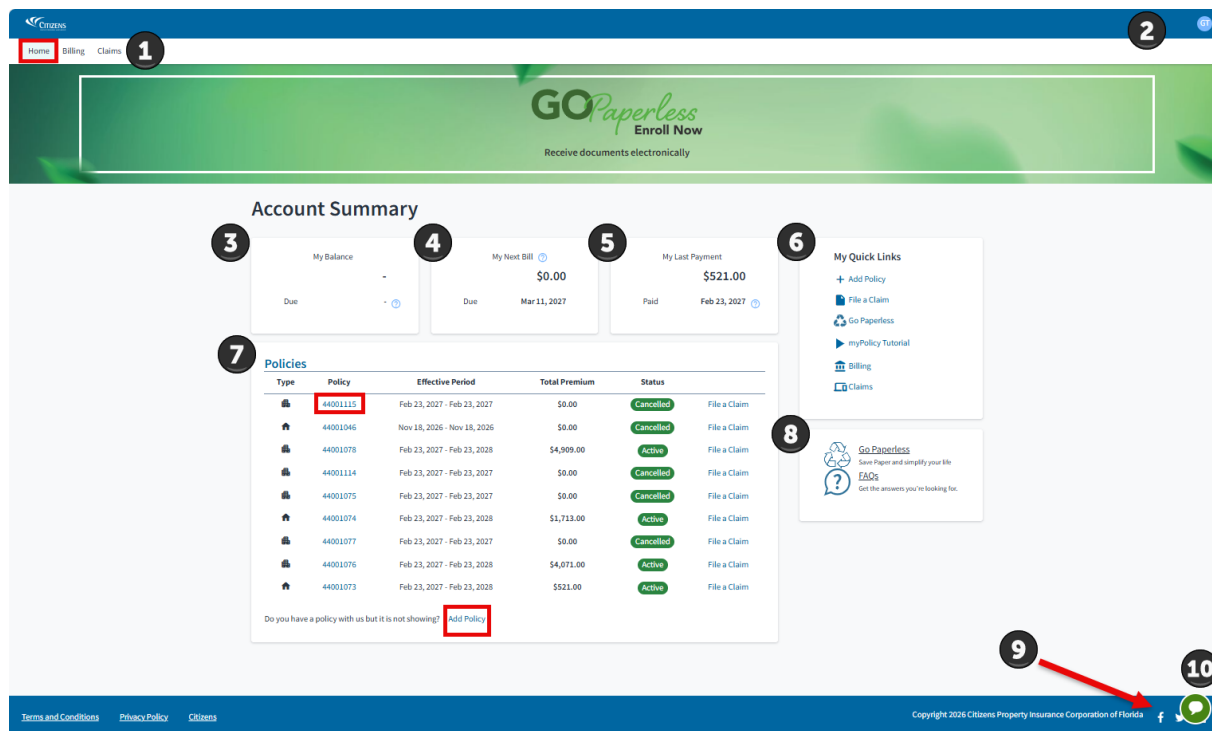
History	
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Basic Navigation, Function and Features

Account Summary Home Page

Once logged in, the myPolicy *Account Summary Home* page displays:



The screenshot shows the myPolicy Account Summary Home page. It features a top navigation bar with links for Home, Billing, and Claims (callout 1). A user profile icon in the top right corner is labeled with callout 2. Below the navigation bar is a green banner for 'GO Paperless' with the text 'Enroll Now' and 'Receive documents electronically'. The main content area is titled 'Account Summary' and includes several sections: 'My Balance' (callout 3), 'My Next Bill' (callout 4), 'My Last Payment' (callout 5), and 'My Quick Links' (callout 6). The 'My Quick Links' section contains links for '+ Add Policy', 'File a Claim', 'Go Paperless', 'myPolicy Tutorial', 'Billing', and 'Claims'. Below these sections is a table of policies (callout 7) with columns for Type, Policy, Effective Period, Total Premium, and Status. The table lists several policies, some of which are 'Cancelled' or 'Active'. A red box highlights the 'Add Policy' link at the bottom of the table (callout 8). On the right side of the page, there is a 'Go Paperless' section with a question mark icon and the text 'Get the answers you're looking for.' (callout 9). At the bottom of the page, there is a footer with links for 'Terms and Conditions', 'Privacy Policy', and 'Citizens' (callout 10). A red arrow points from callout 9 to the footer area.

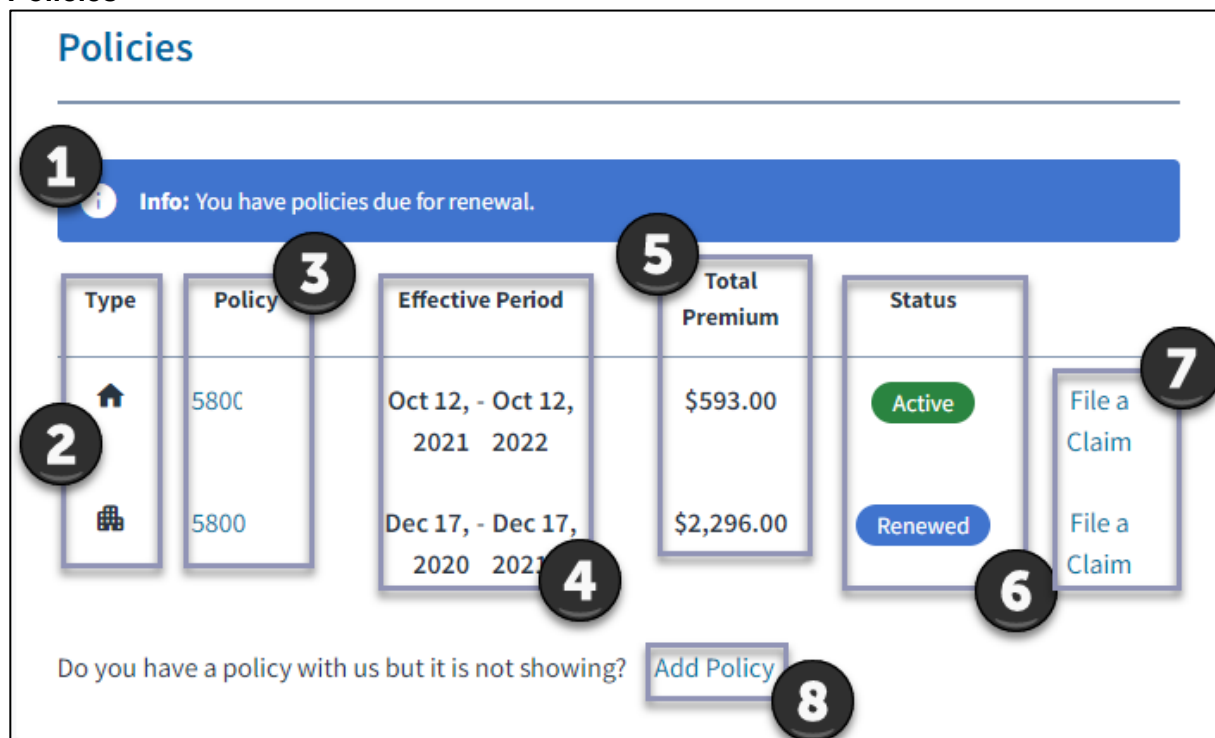
#	Description
1	Link to <i>Home</i> , <i>Billing</i> and <i>Claims</i> pages
2	To log out
3	Quick view of the combined current and/or overdue balances and due dates for all policies associated with the account. <i>Note: The Pay Now button displays if a payment is due.</i>
4	The amount due on the next payable invoice
5	Last payment received on this account
6	Quick links to add a policy to the account, enroll in paperless delivery (if not already enrolled), or file a claim
7	Access active and renewing policies associated with the account
8	Instructions, videos and brochures
9	Social media links
10	Chat icon

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Basic Navigation, Function and Features, Continued

Account Summary Policies

Basic policy information displays in the *Policies* list on the *Account Summary* for active policies.



Policies

1 Info: You have policies due for renewal.

Type	Policy	Effective Period	Total Premium	Status	File a Claim
	580C	Oct 12, - Oct 12, 2021 2022	\$593.00	Active	File a Claim
	5800	Dec 17, - Dec 17, 2020 2021	\$2,296.00	Renewed	File a Claim

Do you have a policy with us but it is not showing? [Add Policy](#)

Basic policy information includes:

#	Field	Description
1	<i>Renewal Alert</i>	If a renewal offer has been generated, an alert displays.
2	<i>Type</i>	Icon refers to policy type: Personal or Commercial
3	<i>Policy</i>	Displays the policy number with link to the <i>Policy Details</i> page.
4	<i>Effective Period</i>	The effective and expiration date for each associated policy. <i>Note:</i> Policies with effective future dates will not appear until the effective date.
5	<i>Total Premium</i>	The total premium for each associated policy. <i>Note:</i> This amount does not include payment plan fees.
6	<i>Status</i>	Common statuses are <i>Active</i> , <i>Cancelling</i> and <i>Renewed</i> .
7	<i>File a Claim</i>	Direct link to begin claim submission.
8	<i>Add a Policy</i>	Link to add additional policies to the account

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Basic Navigation, Function and Features, Continued

Policy Status Definitions

A policy's status displays:

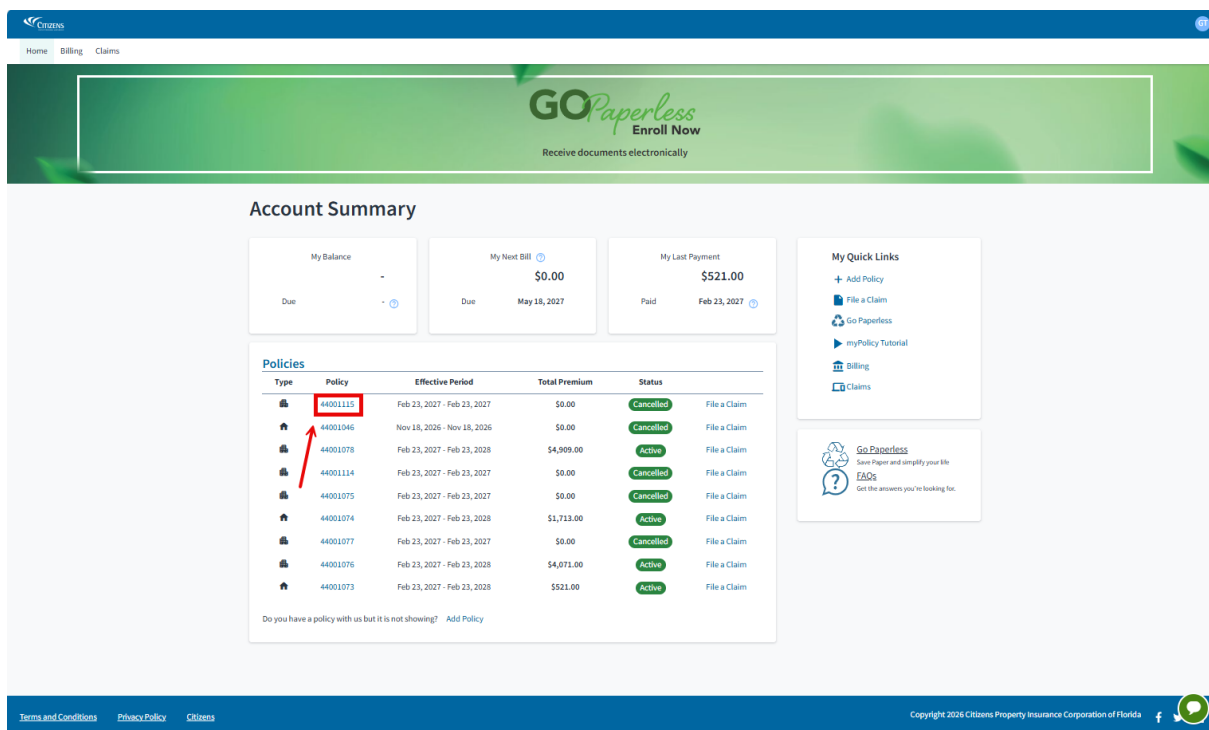
Status	When:
Active	A policy is paid and effective for the current term.
Renewing	A renewal has been offered. This will occur 51 days prior to current term expiration for Personal Lines policies and 60 days prior for Commercial Lines policies.
Renewed	A renewal offer has been accepted and paid.
Expired	A policy that has reached the end of coverage and is no longer valid
Cancelling	A policy has been set for cancellation. Contact the agent or Citizens for reinstatement information.
Cancelled	A policy that is discontinued or terminated in the middle of the term.

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Basic Navigation, Function and Features, Continued

Accessing Policy Details

myPolicy provides policyholders access to detailed, printable information about each of their Citizens' policies and access to policy documents. The information and layout of the *Policy Details* screen varies by line of business.



Account Summary

My Balance: \$0.00
Due: May 18, 2027

My Next Bill: \$0.00
Due: May 18, 2027

My Last Payment: \$521.00
Paid: Feb 23, 2027

Policies

Type	Policy	Effective Period	Total Premium	Status	File a Claim
🏠	44001115	Feb 23, 2027 - Feb 23, 2027	\$0.00	Cancelled	File a Claim
🏠	44001046	Nov 18, 2026 - Nov 18, 2026	\$0.00	Cancelled	File a Claim
🏠	44001078	Feb 23, 2027 - Feb 23, 2028	\$4,909.00	Active	File a Claim
🏠	44001114	Feb 23, 2027 - Feb 23, 2027	\$0.00	Cancelled	File a Claim
🏠	44001075	Feb 23, 2027 - Feb 23, 2027	\$0.00	Cancelled	File a Claim
🏠	44001074	Feb 23, 2027 - Feb 23, 2028	\$1,713.00	Active	File a Claim
🏠	44001077	Feb 23, 2027 - Feb 23, 2027	\$0.00	Cancelled	File a Claim
🏠	44001076	Feb 23, 2027 - Feb 23, 2028	\$4,072.00	Active	File a Claim
🏠	44001073	Feb 23, 2027 - Feb 23, 2028	\$521.00	Active	File a Claim

Do you have a policy with us but it is not showing? [Add Policy](#)

My Quick Links

- [+ Add Policy](#)
- [File a Claim](#)
- [Go Paperless](#)
- [myPolicy Tutorial](#)
- [Billing](#)
- [Claims](#)

Go Paperless
Save Paper and simplify your life.
FAQs
Get the answers you're looking for.

To access the *Policy Details* screen from the *Account Summary Home* page, select the applicable **policy number link** under the *Policies* heading.

Result: The *Policy Details* screen displays.

Note: If there are multiple policies with different agents, the name and contact information will be listed in the *Agent* column. myPolicy accounts with a single agent will list the agent of record to the right of the policies list. Both will be linked to auto populate an email message with agent's email address.

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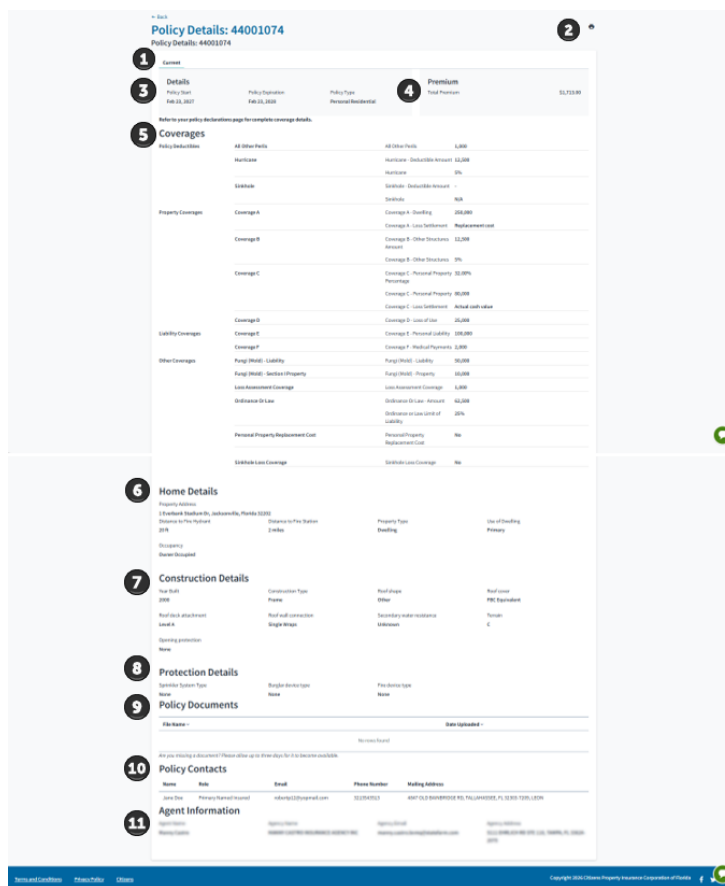
Basic Navigation, Function and Features, Continued

Personal Lines Policy Details

Policyholders can view current term or, if available, renewal term details. The current term will display as a default.

Policy information is organized by section. Scroll to view all sections of the *Policy Details* screen:

#	Description
1	Access current and/or renewing term details
2	Print page
3	Policy effective and expiration dates and policy type
4	Total policy premium
5	Coverage and deductibles
6	Home details, including address, type and use
7	Construction details such as year built, construction type and roof type Note: Fields will be empty on mobile homes
8	Sprinkler, burglar and/or fire alarm information
9	Policy documents
10	Policyholder contact information
11	Agent contact information



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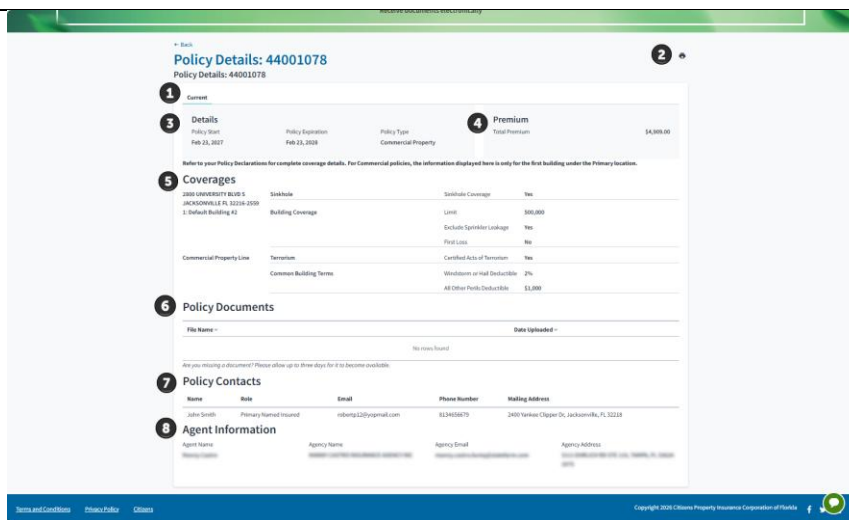
Basic Navigation, Function and Features, Continued

Commercial Lines Policy Details

Policyholders can view current term or, if available, renewal term details. The current term will display as a default.

Policy information is organized by section. Scroll to view all sections of the *Policy Details* screen:

#	Description
1	Access current and/or renewing term details
2	Print page
3	Policy effective and expiration dates and policy type
4	Total policy premium
5	Building #1 coverage and deductibles
6	Policy documents
7	Policyholder contact information
8	Agent contact information



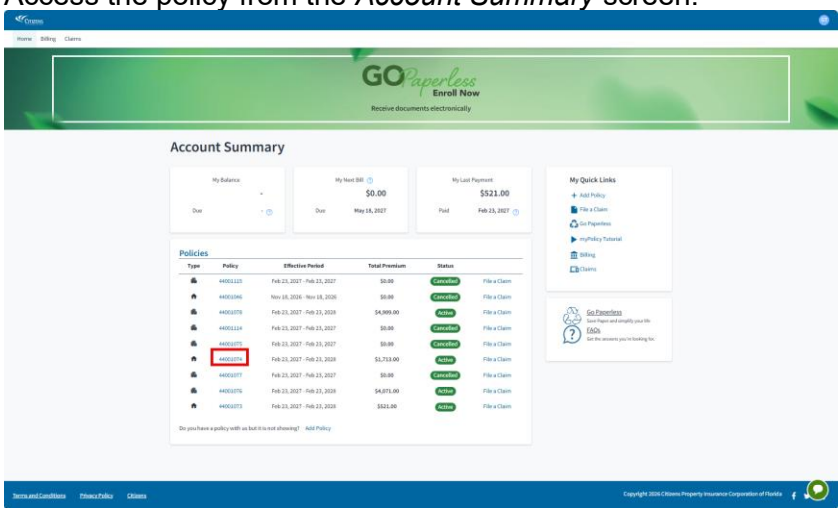
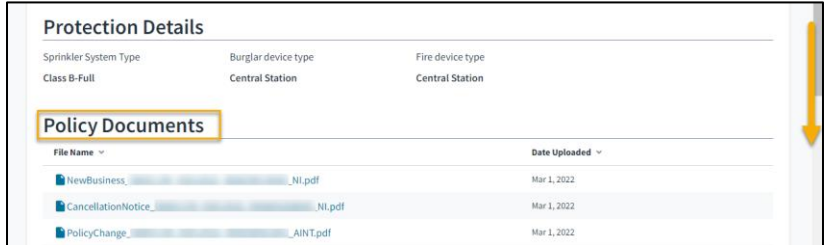
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Basic Navigation, Function and Features, Continued

Accessing and Downloading Policy Documents

All system generated policy documents sent to the named insured, additional named insured and additional interests can be viewed and/or downloaded. Examples of available documents include Declarations Pages, Cancellation Notices, Nonrenewal Notices and Payment Invoices. Welcome emails and Inspection Ordered emails are also available.

To access and download policy documents:

Step	Action
1	Access the policy from the <i>Account Summary</i> screen.  Result: The <i>Policy Details</i> will display.
2	Scroll to the Policy Documents section.  <i>Note:</i> Policy documents can be sorted to display in ascending or descending order alphabetically by name or by date uploaded by selecting the arrow next to <i>File Name</i> or <i>Date Uploaded</i>. 

Continued on next page

Basic Navigation, Function and Features, Continued

Accessing and Downloading Policy Documents, continued

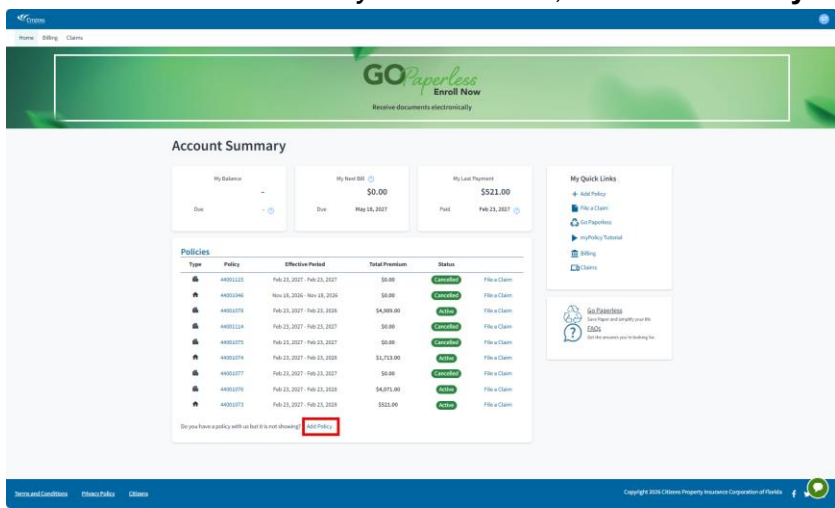
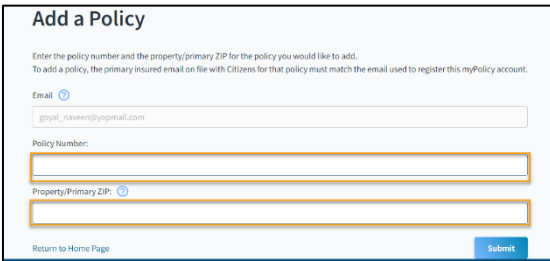
Step	Action														
3	System generated documents will display. Hover over the document you wish to view and the document name will be highlighted in blue. Click to open the document in a new tab. Policy Documents <table><thead><tr><th>File Name</th><th>Date Uploaded</th></tr></thead><tbody><tr><td>NewBusiness_NI.pdf</td><td>Mar 1, 2022</td></tr><tr><td>CancellationNotice_5_NI.pdf</td><td>Mar 1, 2022</td></tr></tbody></table> Notes: - By default, the page will display up to 10 documents. To adjust the number of documents displayed, select the arrow next to <i>Results</i>. PolicyChange_..._ANI.pdf Mar 1, 2022 10 Results of 13 10 25 Contacts <table><thead><tr><th>Role</th><th>Email</th><th>Phone Number</th><th>Mailing Address</th></tr></thead><tbody><tr><td></td><td></td><td></td><td></td></tr></tbody></table> Show All Additional Mortgage Additional Interest - Documents are not separated by policy term. All policy documents for the life of the policy will appear in the list. If the number of documents on a policy exceed the defaulted display, select Next to access additional documents.	File Name	Date Uploaded	NewBusiness_NI.pdf	Mar 1, 2022	CancellationNotice_5_NI.pdf	Mar 1, 2022	Role	Email	Phone Number	Mailing Address				
File Name	Date Uploaded														
NewBusiness_NI.pdf	Mar 1, 2022														
CancellationNotice_5_NI.pdf	Mar 1, 2022														
Role	Email	Phone Number	Mailing Address												
4	Review document, then, if desired, select Save or Print. 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100 101 102 103 104 105 106 107 108 109 110 111 112 113 114 115 116 117 118 119 120 121 122 123 124 125 126 127 128 129 130 131 132 133 134 135 136 137 138 139 140 141 142 143 144 145 146 147 148 149 150 151 152 153 154 155 156 157 158 159 160 161 162 163 164 165 166 167 168 169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189 190 191 192 193 194 195 196 197 198 199 200 201 202 203 204 205 206 207 208 209 210 211 212 213 214 215 216 217 218 219 220 221 222 223 224 225 226 227 228 229 230 231 232 233 234 235 236 237 238 239 240 241 242 243 244 245 246 247 248 249 250 251 252 253 254 255 256 257 258 259 260 261 262 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Basic Navigation, Function and Features, Continued

Adding a Policy

If a policyholder has multiple policies with Citizens, they can create an all-in-one account by adding additional policies to their established myPolicy account. There is no limit to the number of policies that can be added to an account. To add an additional policy:

Step	Action
1	From the <i>Account Summary Home</i> screen, select Add Policy:  Result: The <i>Add a Policy</i> screen displays.
2	The email address associated with the account prefills. Enter the policy number and the property/primary ZIP code for the policy you would like to add.  Result: <i>Submit</i> becomes active. Notes: - The email address listed on all policies in PolicyCenter must match. - For commercial policies, enter the ZIP code for the primary address listed on the Declarations page.

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Basic Navigation, Function and Features, Continued

Adding a Policy, continued

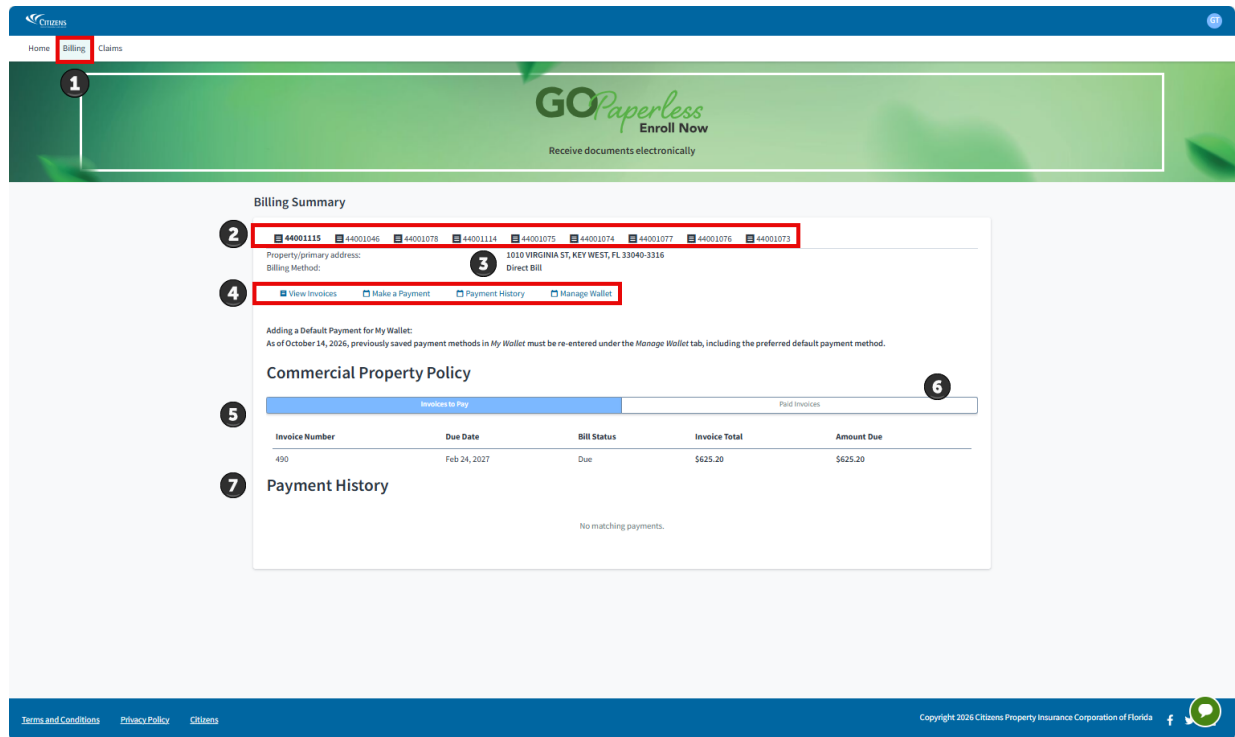
Step	Action
3	Select Submit. Add a Policy Enter the policy number and the property/primary ZIP for the policy you would like to add. To add a policy, the primary insured email on file with Citizens for that policy must match the email used to register this myPolicy account. Email  goyal_naveen@yahoo.com Policy Number: Property/Primary ZIP:  Return to Home Page Submit Result: <i>Enrollment Successful</i> message displays. Select Home to access the policy.   Home Billing Claims  Enrollment Successful You now have access to your policy:58000161

Continued on next page

Basic Navigation, Function and Features, Continued

Billing Summary

The *Billing* screen provides access to all policy invoices associated with the account along with payment history.



The screenshot shows the 'Billing Summary' page. At the top, there's a navigation bar with 'Home', 'Billing' (highlighted with a red box and callout 1), and 'Claims'. Below this is a green banner for 'GO Paperless Enroll Now'. The main content area is titled 'Billing Summary' and contains several sections: a list of policy numbers (callout 2), property and billing information (callout 3), a row of action buttons like 'View Invoices', 'Make a Payment', 'Payment History', and 'Manage Wallet' (callout 4), a note about default payments, a 'Commercial Property Policy' section with a table of 'Invoices to Pay' (callout 5) and 'Paid Invoices' (callout 6), and a 'Payment History' section (callout 7) showing 'No matching payments.'.

#	To access	Then ...
1	<i>Billing Summary</i>	Select Billing at the top of the <i>Home</i> screen.
2	Policy-specific billing information	Select a policy number.
3	Selected policy's property address and billing method	Review the <i>Property/primary address:</i> and <i>Billing Method</i> section.
4	Policy invoices or to make a payment	Select View Invoices to advance to the <i>Invoices to Pay</i> page or Payment History to view past payments. <i>Note:</i> The <i>Make a Payment</i> icon only will appear if there is a balance due.
5	Invoices that are due	Select Invoices to Pay .
6	Payment that have been made	Select Paid Invoices .
7	A summary of all policy specific billing activity	View summary.

Continued on next page

Basic Navigation, Function and Features, Continued

Making a Payment

myPolicy users can make a one-time payment on direct-billed policies using a U.S. checking or savings account. Citizens also will accept electronic payments via debit and credit cards. Accepted cards include:

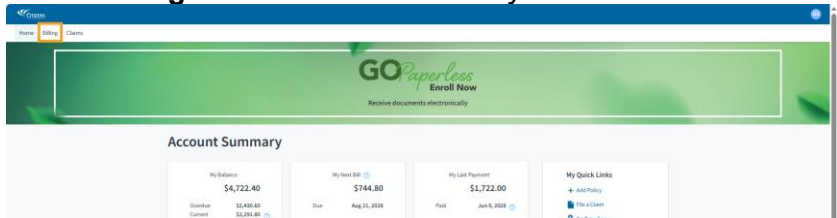
- Mastercard
- Visa
- Discover
- American Express

A payment can be made once a policy has reached the effective date and:

- Is a bound Personal Lines policy
- Is an issued Commercial Lines policy
- There is an active invoice, usually between **20 days prior** to the invoice due date until **15 days after** the due date.

Premium adjustments due to policy changes do not display until the policy change effective date.

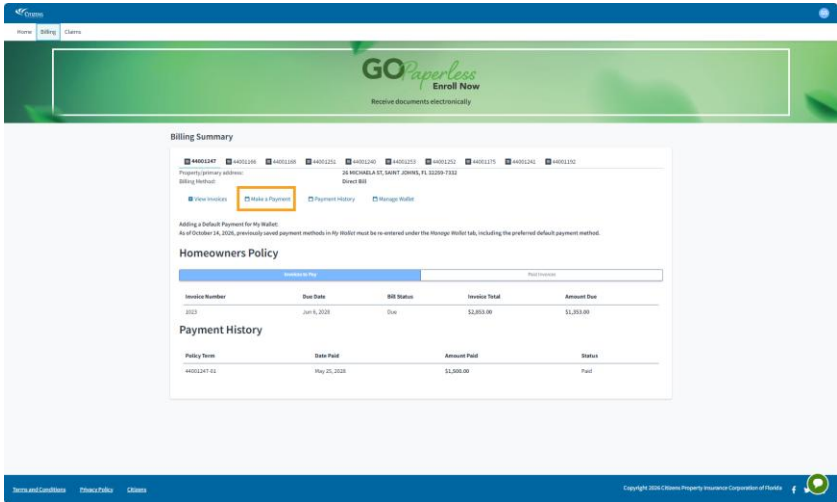
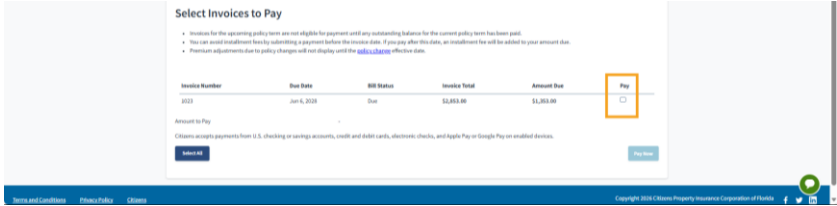
The *Pay Now* button displays on the *Account Summary* screen when there is an outstanding invoice. To make a payment:

Step	Action
1	Select Billing on the <i>Account Summary</i> screen.  <i>Note:</i> Renewal invoices will not display until any outstanding balance for the current policy term has been paid.

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Basic Navigation, Function and Features, Continued

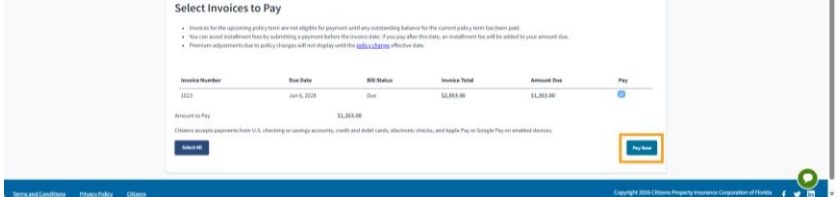
Making a Payment, continued

Step	Action
2	Select Make a Payment to proceed with selecting the invoice you wish to pay.  Result: The invoices become available for you to choose. <i>Note:</i> Payment plan fees will be added to invoice amounts when Citizens mails the invoice to the policyholder. Pay plan fees can be avoided by submitting a payment before the invoice date.
3	Select an invoice to pay or Select All to switch to a full payment plan.  Result: The <i>Pay Now</i> icon becomes active.

Continued on next page

Basic Navigation, Function and Features, Continued

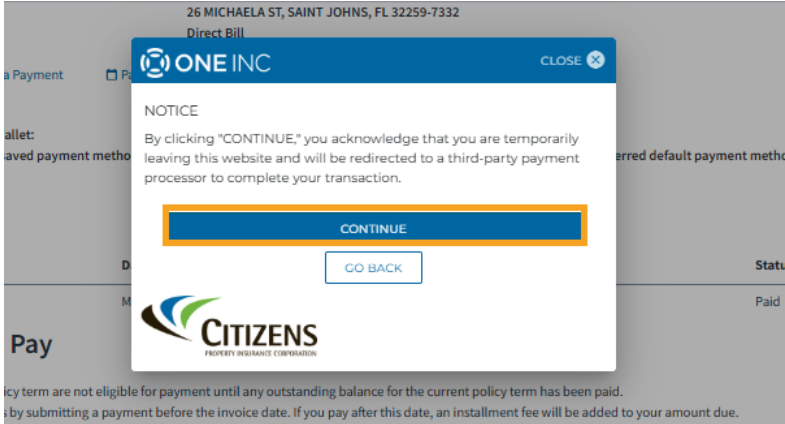
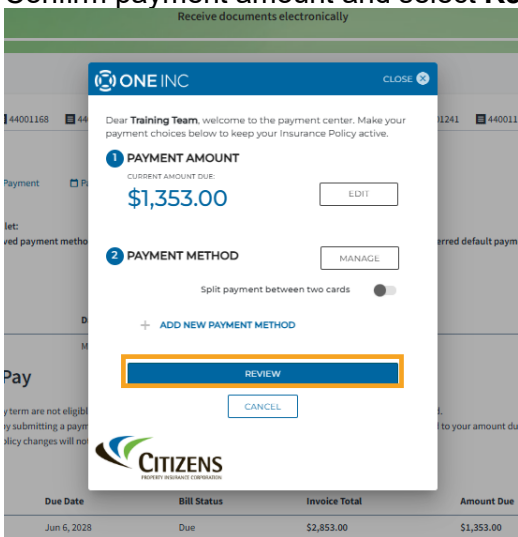
Making a Payment, continued

Step	Action
4	Select Pay Now.  Result: The <i>One-Time Payment</i> screen will display. Note: On Commercial Lines policies that are pending cancellation for nonpayment, the following message displays: <i>By clicking Next, I confirm that I understand any payment remitted and received more than five business days after the cancellation effective date will require underwriting review to determine reinstatement eligibility. If Citizens does not reinstate the policy, the unearned premium will be mailed to the policyholder within 15 business days of the decision not to reinstate.</i>

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Basic Navigation, Function and Features, Continued

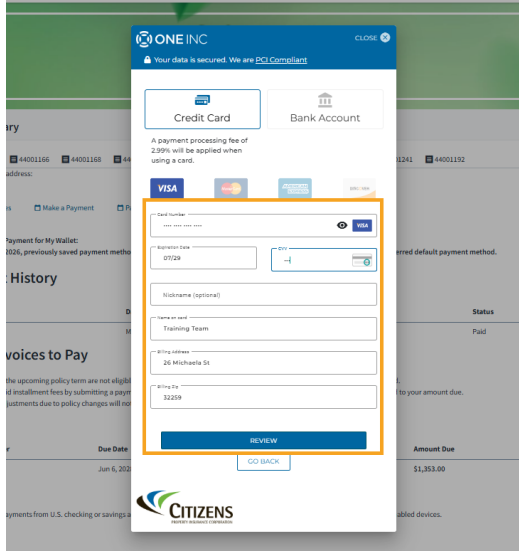
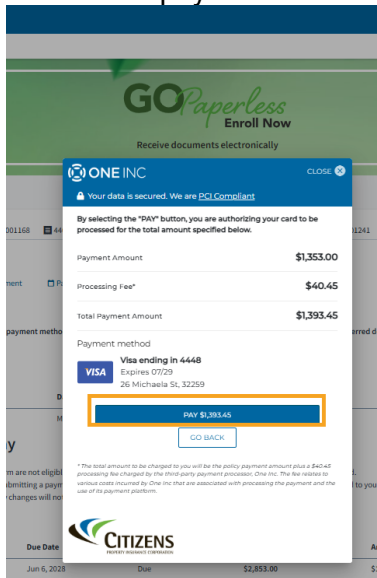
Making a Payment, continued

Step	Action
5	The third-party payment processor notice appears. Select Continue. 
6	Confirm payment amount and select Review. 

Continued on next page

Basic Navigation, Function and Features, Continued

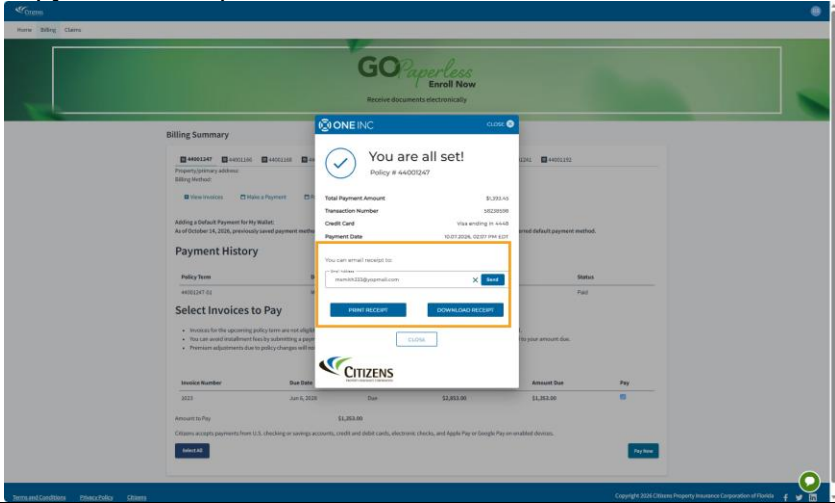
Making a Payment, continued

Step	Action
7	Select <i>payment method</i> and enter the payment information. Select Review. 
8	Review the payment and Select Pay.  <i>Note: If Set as default payment method is selected, the card information will be saved to Manage Wallet for future use.</i>

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Basic Navigation, Function and Features, Continued

Making a Payment, continued

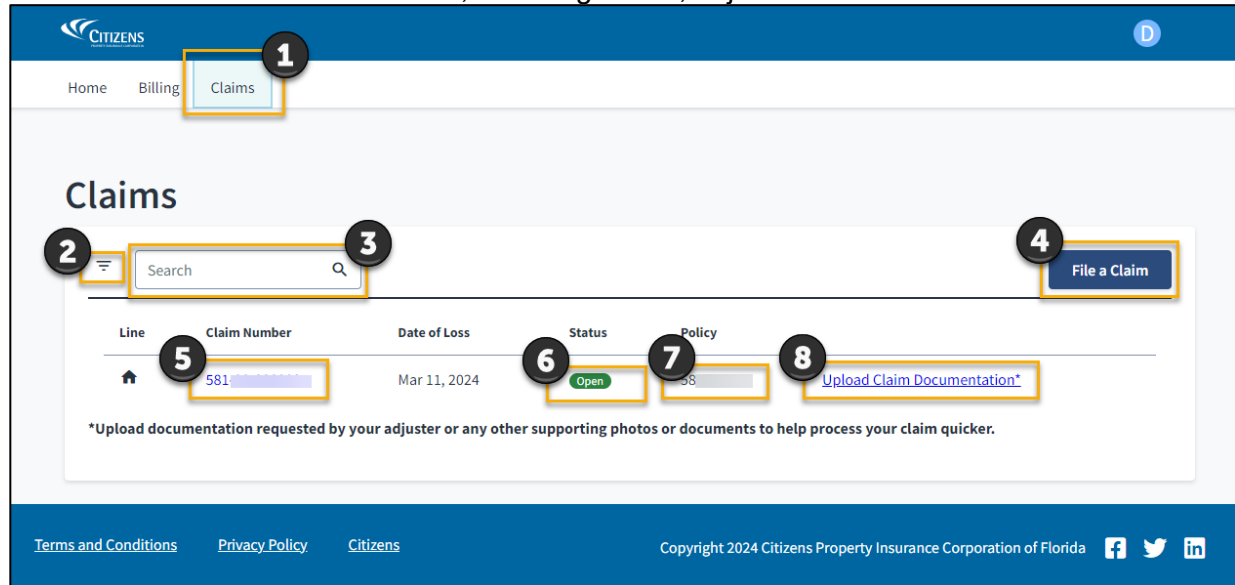
Step	Action
9	Select Send, Print Receipt, or Download Receipt to receive a copy of the receipt. 

Continued on next page

Basic Navigation, Function and Features, Continued

Claims Screen

Policyholders can access the *Claims* screen to file a claim and view basic claim information, including status, adjuster and check information.



The screenshot shows the 'Claims' screen in the myPolicy portal. At the top, there is a navigation bar with 'Home', 'Billing', and 'Claims' tabs. The 'Claims' tab is selected and highlighted with a blue box and a circled '1'. Below the navigation bar, the 'Claims' section has a search bar with a filter icon (circled '2') and a search button (circled '3'). To the right of the search bar is a 'File a Claim' button (circled '4'). Below the search bar is a table with columns: Line, Claim Number, Date of Loss, Status, and Policy. The first row shows a claim with Line '581', Claim Number '581', Date of Loss 'Mar 11, 2024', Status 'Open', and Policy '38'. The 'Status' column has a green 'Open' button (circled '6'). The 'Policy' column has a button labeled 'Upload Claim Documentation*' (circled '8'). A circled '5' points to the 'Claim Number' column header. A circled '7' points to the 'Policy' column header. At the bottom of the screen, there is a footer with links for 'Terms and Conditions', 'Privacy Policy', and 'Citizens', along with copyright information and social media icons.

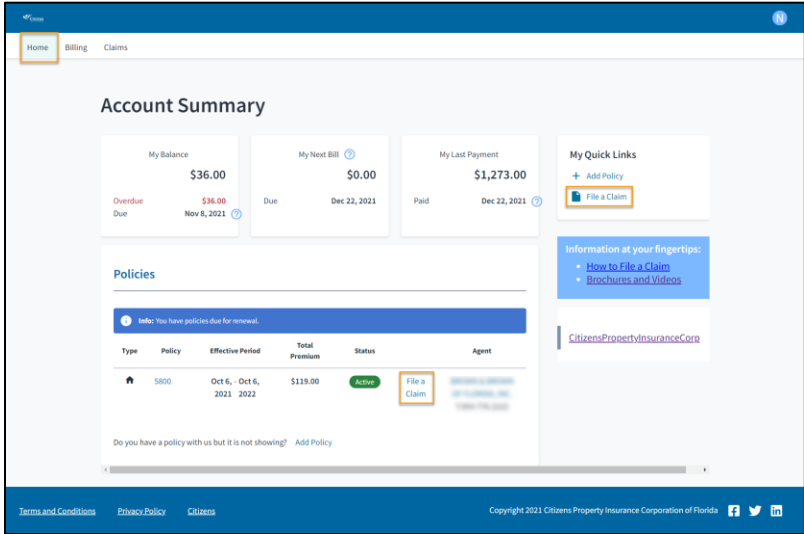
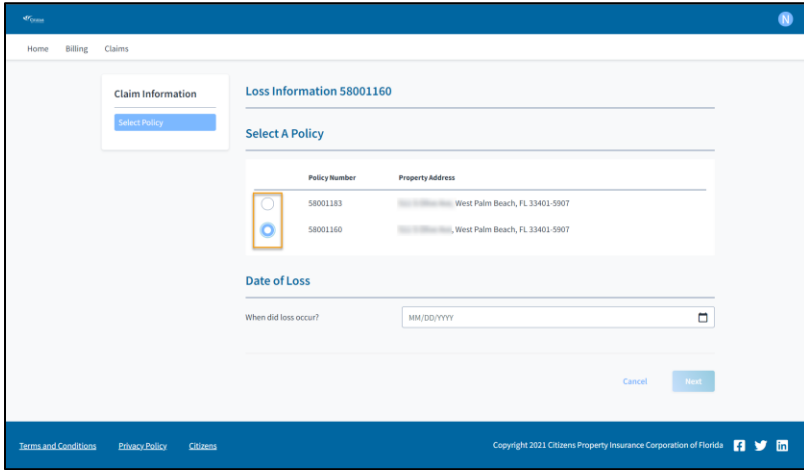
#	Field	Description
1	<i>Claims</i> tab	Select to access the <i>Claims</i> pages
2	<i>Filter Icon</i>	Select to filter claims by Commercial or Personal lines, both open and closed
3	<i>Search</i>	Search claims by entering a claim number
4	<i>File a Claim</i>	Select to begin the first notice of loss process
5	<i>Claim Number</i>	Select to access existing claim details and adjuster information
6	<i>Status</i>	Will display <i>Open</i> or <i>Closed</i>
7	<i>Policy</i>	Corresponding policy number
8	<i>Upload Claims Documentation</i>	Upload documentation requested by the adjuster or any other supporting photos or documents to help process the claim.

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Basic Navigation, Function and Features, Continued

Submitting a Claim

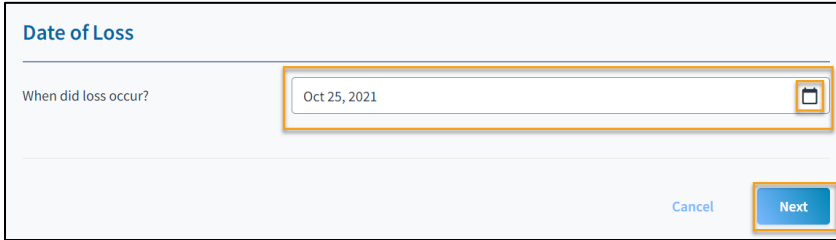
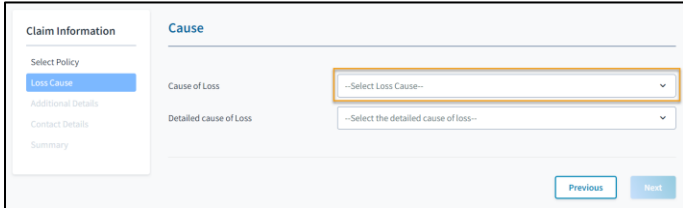
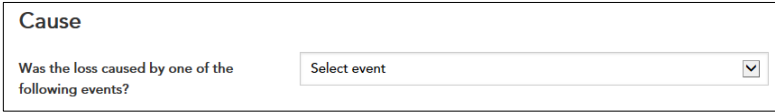
myPolicy users can submit a first notice of loss (FNOL) through myPolicy. To submit an FNOL, policyholders should log in to myPolicy, then:

Step	Action
1	From the <i>Account Summary</i> screen, select File a Claim from either the <i>Quick Links</i> or the <i>Policies</i> list. 
	Result: A list of policies associated with the account displays.
2	Select a policy by clicking the radio button next to the applicable policy number. 

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Basic Navigation, Function and Features, Continued

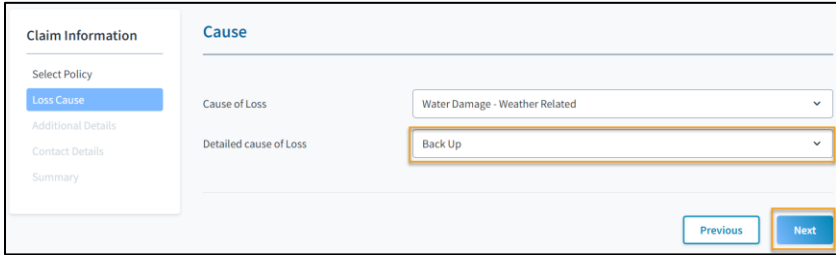
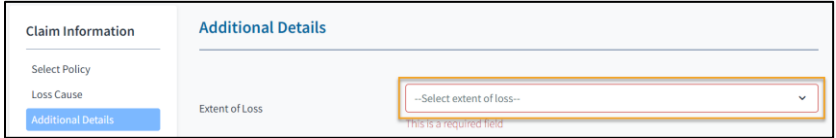
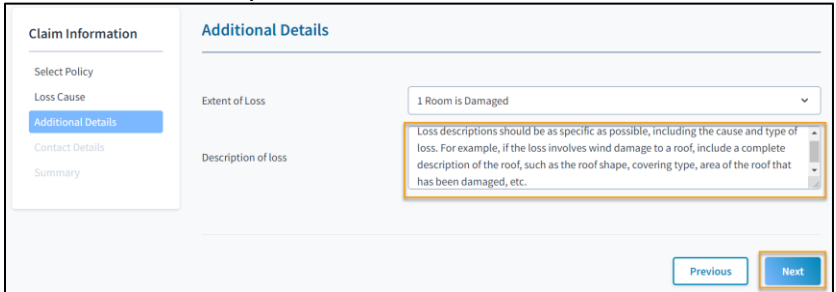
Submitting a Claim, continued

Step	Action
3	Enter the date of loss using the calendar icon or manually using the MM/DD/YYYY format, then select Next to continue.  Result: The <i>Cause</i> screen displays. Note: If the policy was assumed or not in effect on the date of loss, an error message appears that advises the policyholder should contact their agent or Citizens for further assistance.
4	The <i>New Claim Cause</i> screen is dynamic, and options will change based on date and type of loss. Only selections relevant to the policy type will display. Select the primary cause of loss from the Cause of Loss drop-down menu.  Note: The question <i>Was the loss caused by one of the following events</i> will only display if the date of loss coincides with a catastrophic event. 

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Basic Navigation, Function and Features, Continued

Submitting a Claim, continued

Step	Action
5	Select additional details regarding the cause of loss, then select Next.  <i>Note: Refer to the Selecting Loss Causes and Sub Loss Causes for First Notice of Loss (FNOL) job aid for more information on selecting the <i>Cause of Loss</i> and <i>Detailed cause of Loss</i>.</i>
6	Select the Extent of Loss from the drop-down menu:  <i>Note: The options will change based on the cause of loss.</i>
7	Enter a brief description of the loss, then select Next.  <i>Note: Loss descriptions should be as specific as possible, including the cause and type of loss.</i>

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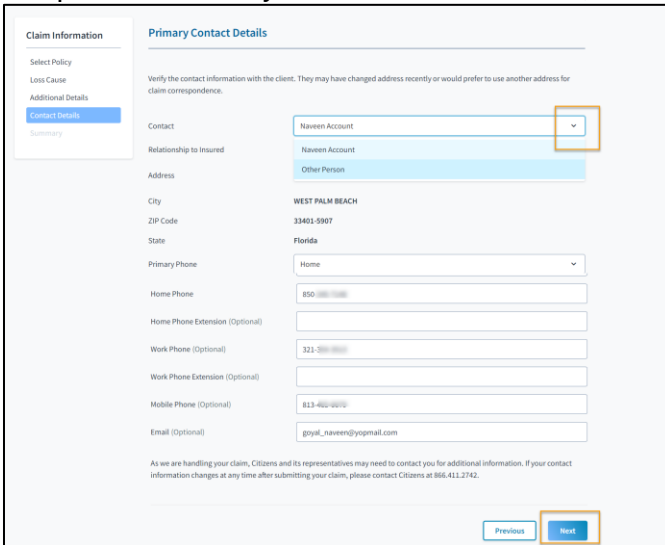
Basic Navigation, Function and Features, Continued

Submitting a Claim, continued

Step	Action
8	If eligible, the option to participate in the Emergency Water Removal Services program appears. Emergency Services Do you need emergency water removal? Your claim is eligible for Citizens' Emergency Water Removal Services Program. This program provides free emergency water removal services to prevent further damage to your property. If you elect this service you will be contacted within one hour of your claim submission. If you do not choose the services provided by this program, coverage for water removal services may be limited by the terms and conditions of your insurance policy. Do you want an emergency water removal service sent to your property? ☐ Yes ☐ No Additional Instructions Enter additional instructions for emergency services. Cancel Next - To accept emergency services, select Yes. - To decline emergency services, select No. If this service is declined, select a reason why from the drop down. Reason for declining: Select reason for declining The water damage does not require emergency water mitigation services. A water mitigation company has already been contacted. A water mitigation company has already performed water mitigation services. Policyholder performed their own water mitigation
9	If applicable, enter any additional instructions, such as location instruction, gate codes, additional contact information, etc. Emergency Services Do you need emergency water removal? Your claim is eligible for Citizens' Emergency Water Removal Services Program. This program provides free emergency water removal services to prevent further damage to your property. If you elect this service you will be contacted within one hour of your claim submission. If you do not choose the services provided by this program, coverage for water removal services may be limited by the terms and conditions of your insurance policy. Do you want an emergency water removal service sent to your property? ☐ Yes ☐ No Additional Instructions Enter additional instructions for emergency services. Cancel Next
10	When all information is complete on the <i>New Claims Details</i> screen, select Next. Result: The <i>Policy Contact</i> screen displays.

Basic Navigation, Function and Features, Continued

Submitting a Claim, continued

Step	Action
11	To identify the claims adjuster who will work on the claim, complete the <i>Primary Contact Details</i> screen, then select Next.  Result: The <i>Claim Summary</i> screen appears. Notes: - To designate an existing contact (i.e., policyholder, additional named insured, etc.) select a name from the <i>Contact</i> drop-down menu. The contact information will autofill based on information in PolicyCenter. - To designate a new contact for the claim, select Other Person. This other person will not be added to the policy. - The email address and phone number fields are editable. If a change is made to either, the following message will appear: You have entered temporary alternative contact information for this claim. This will not change your permanent contact information on record with Citizens. If you need to make changes to your permanent contact information, contact your agent or call Citizens at 866.411.2742.

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Basic Navigation, Function and Features, Continued

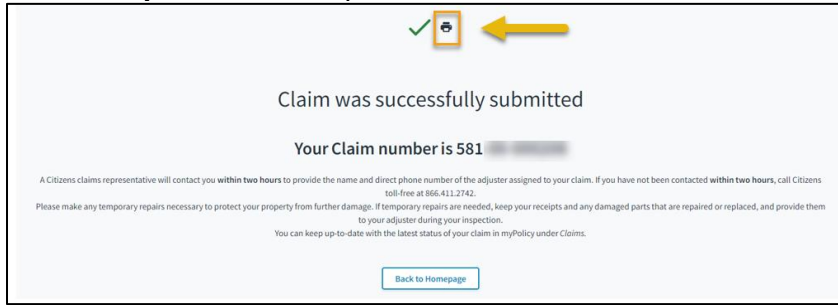
Submitting a Claim, continued

Step	Action	
12	Review the information presented on the <i>Summary</i> screen. Claim Information Select Policy Loss Cause Additional Details Contact Details Summary Summary You are about to submit the following Claim: Policy Number 58001160 What Happened? Water Damage - Weather Related Detailed cause of Loss Back Up When? Oct 25, 2021, 12:01 AM Where? 1001 S 10th Ave, Suite 100, Miami, FL 33130 Contact Person Robert Kennedy, 8888877777 By Pressing Submit Claim I affirm that I am the First Named Insured or an Additional Named Insured, as shown on the Declaration page of this insurance policy. I understand that all other persons, including authorized representatives, may not submit a claim online and must obtain assistance by calling Citizens at 866.411.2742. Any person who, knowingly and with intent to injure, defraud or deceive any insurer, files a statement of claim containing any false, incomplete or misleading information, is guilty of a third degree felony. Previous Submit Claim	
If the information is:	Then select:	Result
Correct	Submit	The claim is submitted and assigned to an adjuster. The <i>Claims Confirmation</i> screen appears.
Incorrect	Previous	Navigate back to previous screens to correct the information.

Continued on next page

Basic Navigation, Function and Features, Continued

Submitting a Claim, continued

Step	Action
13	Review the instructions on the confirmation screen. This screen includes: • The claim number • A time frame in which a claims representative will make contact • Steps to prevent the property from further damage • Citizens' toll-free number Select the printer icon to print the confirmation screen. 

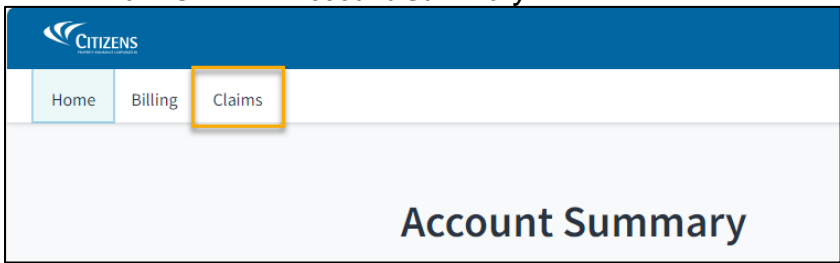
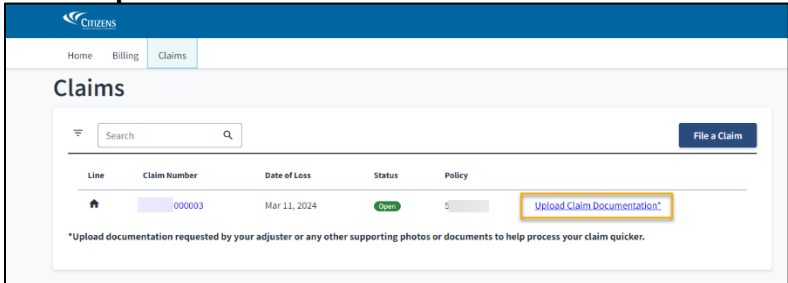
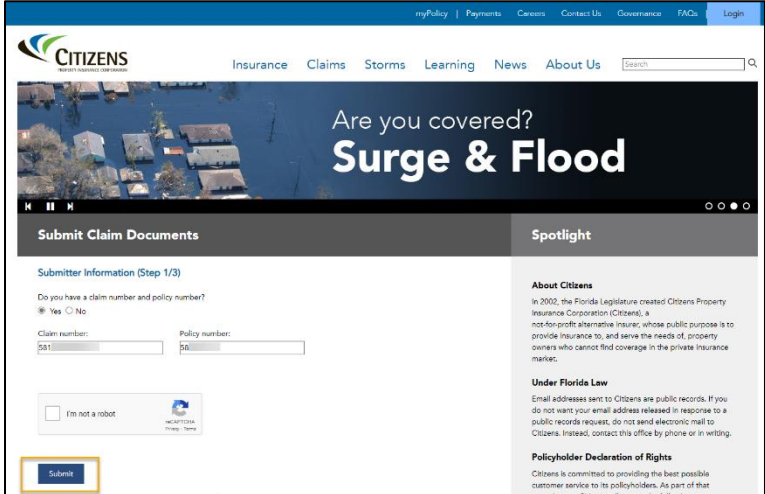
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Basic Navigation, Function and Features, Continued

Submitting Claims Documents

Once a claim is submitted, the adjuster may request certain documents to support the claim. This function may also be utilized to upload documents for reopening a previously closed claim.

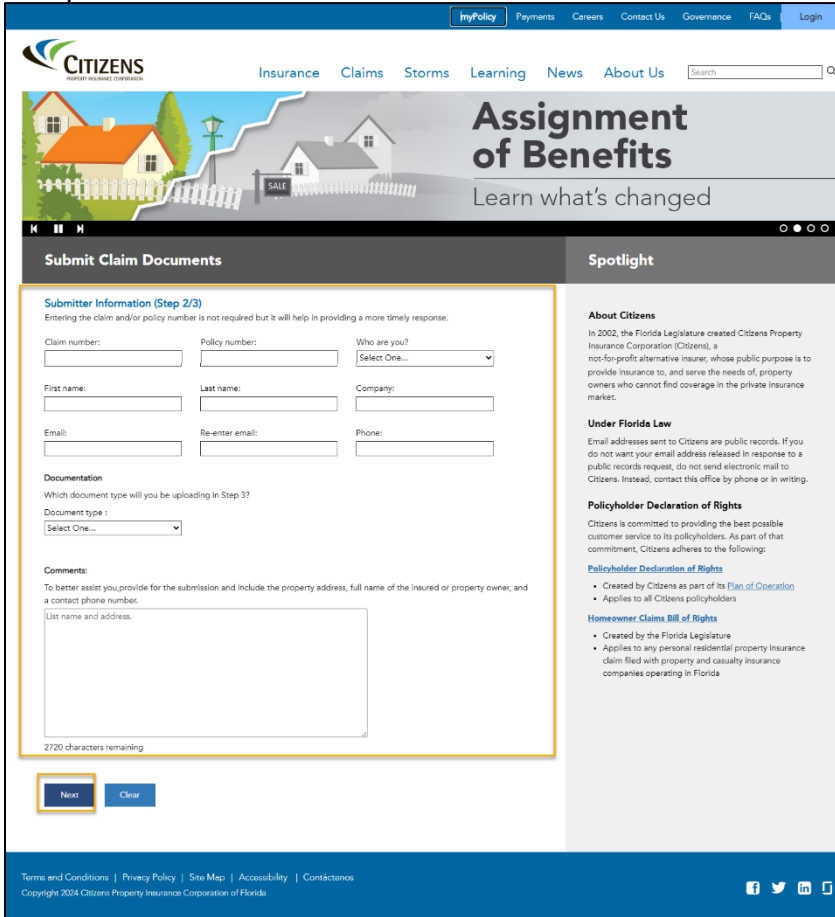
To upload documentation:

Step	Action
1	Select Claims on the <i>Account Summary</i> home screen. 
2	Select Upload Claims Documentation.  Result: You will be redirected to the Citizens website.
3	Confirm if a policy and/or claim number is available, then complete the Captcha and Submit. 

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Basic Navigation, Function and Features, Continued

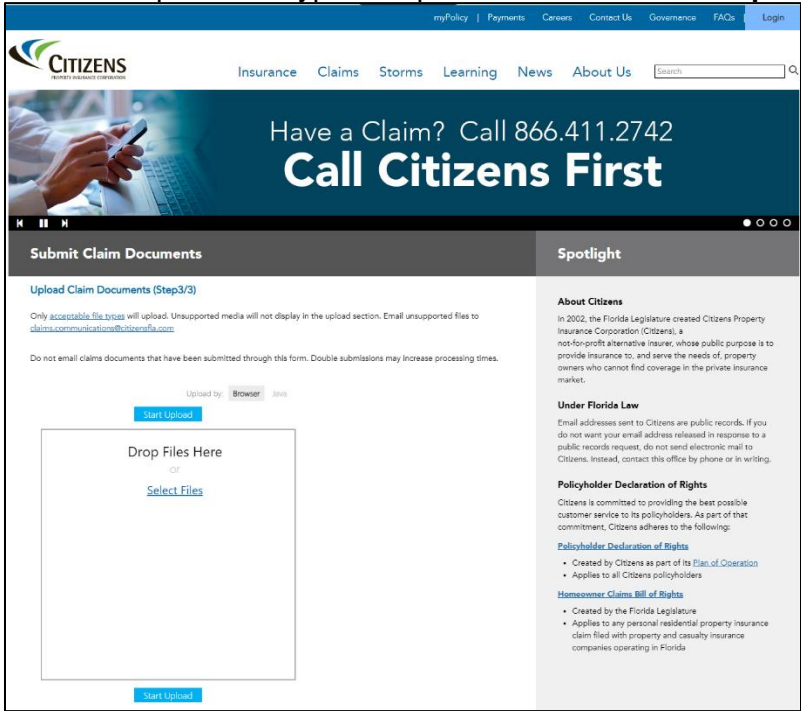
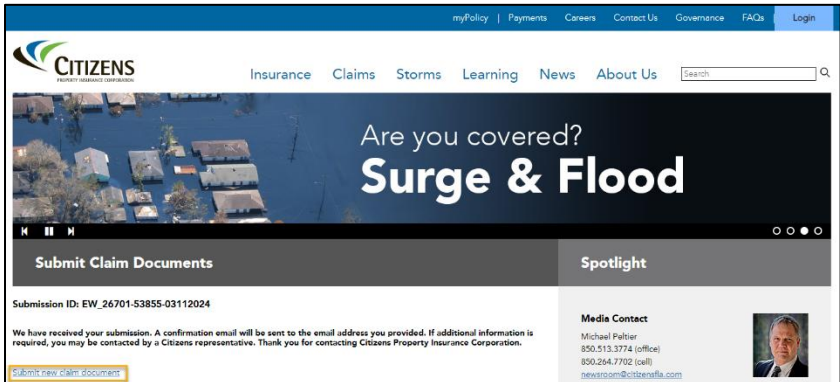
Submitting Claims Documents, continued

Step	Action
4	Complete the <i>Submitter Information</i> screen, then select Next.  Note: If the document type being uploaded is not referenced above, General Correspondence must be selected.

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Basic Navigation, Function and Features, Continued

Submitting Claims Documents, continued

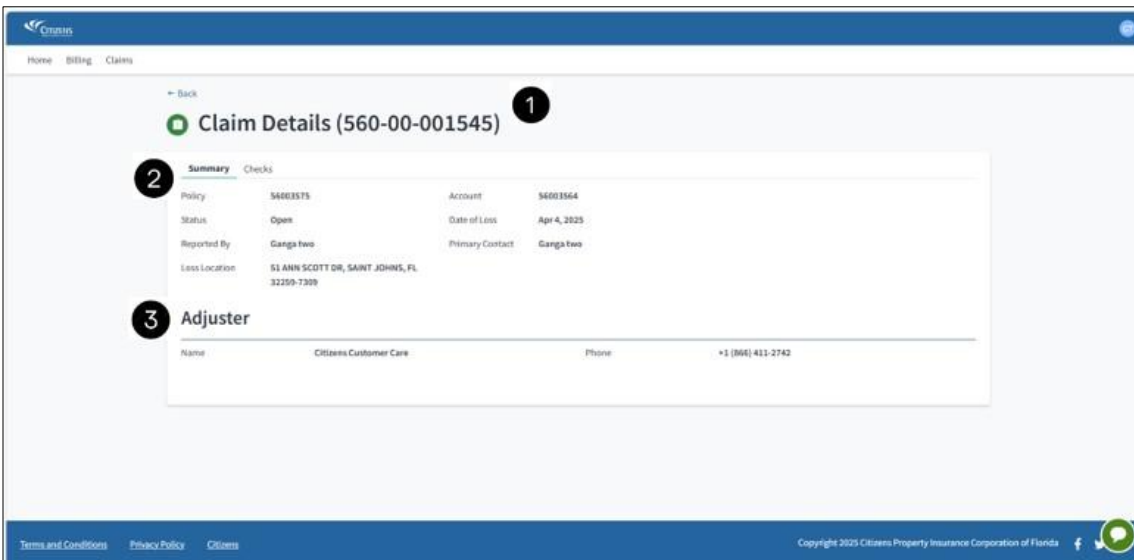
Step	Action
5	Select acceptable file types to upload, then select Start Upload.  Note: Refer to Knowledge Base Answer ID # 2336 for acceptable file types. Result: A confirmation message will display and an email confirmation will be sent to the email address provided.
6	If additional claims documents need to be uploaded, select Submit new claims documents. 

Accessing Existing

myPolicy users with a claim can view basic claim information, including status, adjuster and check information.

Claim Information

To access claim information, select the **Claim Number** link from the *Claims* screen.



The *Claim Details* screen displays:

#	Field	Description
1	Claim number	
2	<i>Summary</i> tab	Displays the following information: • Policy number • Date of loss • Who reported the claim • Property/primary address where loss occurred • Claim status • Primary contact and phone number for the claim
3	<i>Adjuster</i>	The claims adjuster's name and contact information

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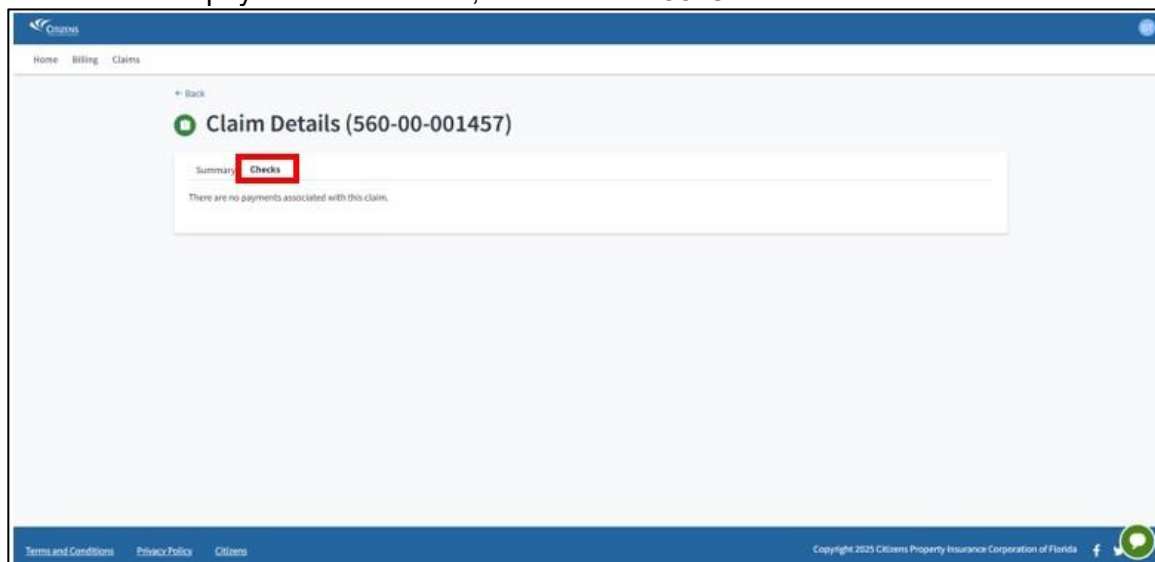
Basic Navigation, Function and Features, Continued

Accessing Existing Claim Information, continued

If there are payments associated with the claim, details are available, including the payee, the mailing address, amount, date issued, check number and status.

Access the claims check status and payment information from the *Claim Details* screen.

To view claims payment information, select the **Checks** tab:

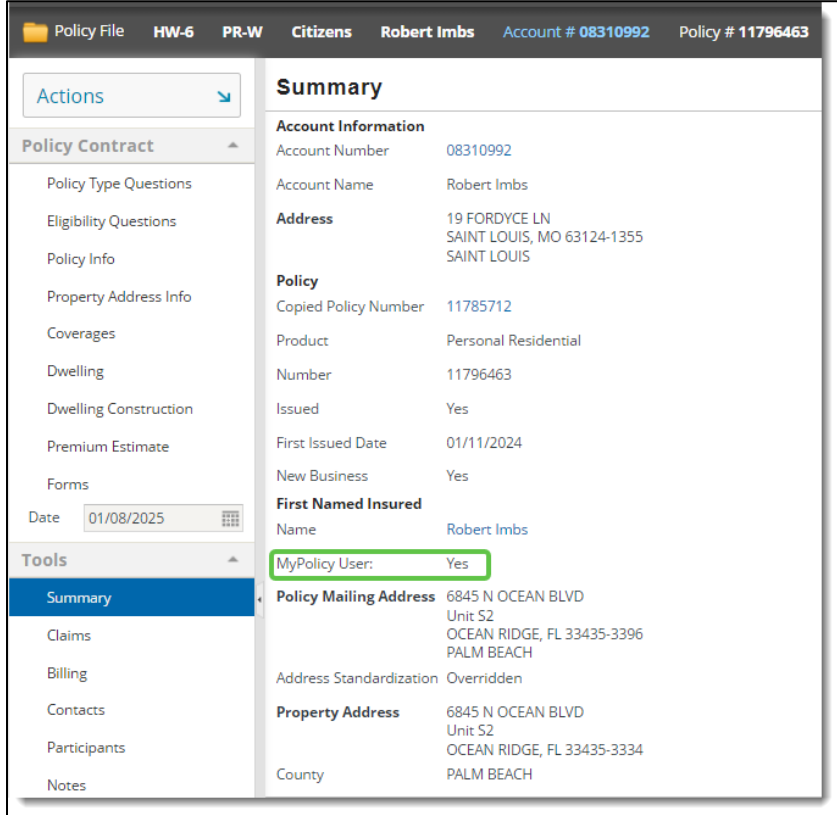


Check statuses are defined below. Policyholders with specific payment questions should contact the claim's adjuster. The adjuster's contact information is available on the *Claims Details* screen.

Status	The check has been:
<i>Issued</i>	Printed and mailed
<i>Cleared</i>	Deposited by the payee
<i>Stopped</i>	A stop payment has been issued
<i>Voided</i>	Voided and a new check issued in its place
<i>Issued (1-5 years)</i>	Escheated
<i>Unclaimed (sent to state)</i>	Reversed to the state

Identifying User Status in PolicyCenter

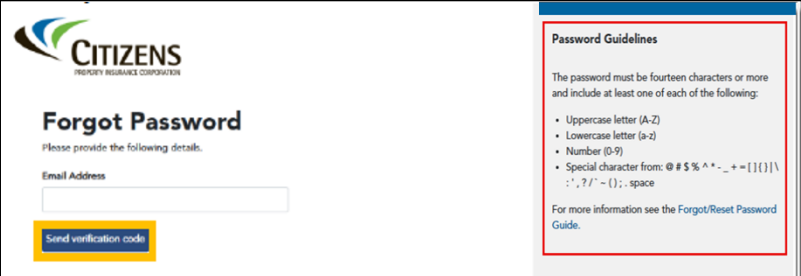
Identifying myPolicy Status

Step	Action						
1	Navigate to the Summary page in PolicyCenter. The myPolicy status is located under the first named insured section.  <table border="1"> <thead> <tr> <th>If the status is...</th><th>Then:</th></tr> </thead> <tbody> <tr> <td>Yes</td><td>The policyholder will need to reset the password</td></tr> <tr> <td>No</td><td>The policyholder will need to register for myPolicy.</td></tr> </tbody> </table>	If the status is...	Then:	Yes	The policyholder will need to reset the password	No	The policyholder will need to register for myPolicy.
If the status is...	Then:						
Yes	The policyholder will need to reset the password						
No	The policyholder will need to register for myPolicy.						

Troubleshooting and Technical Support

Account Unlock and Password Reset

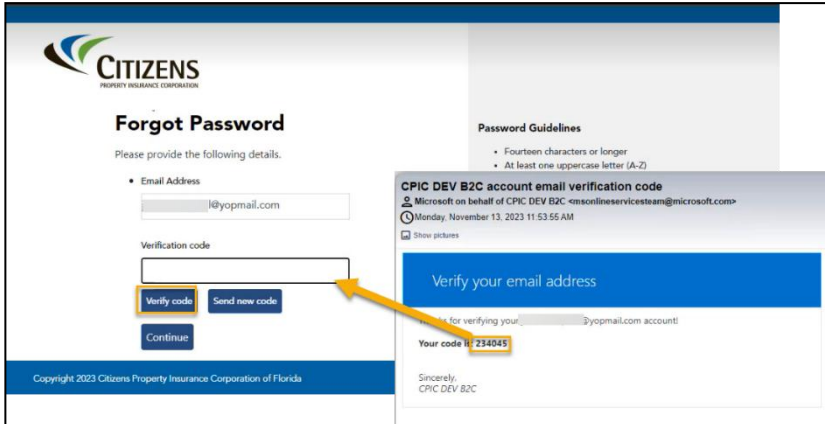
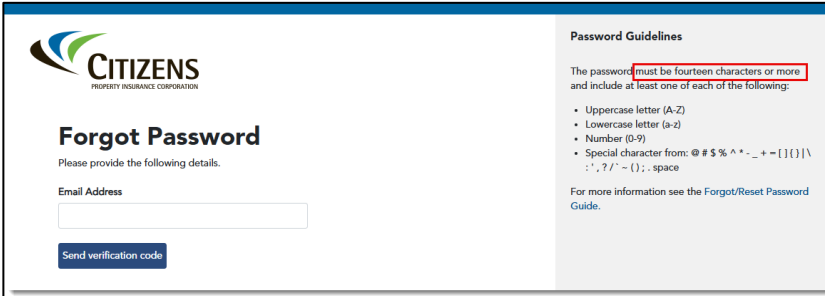
myPolicy accounts are locked after the policyholder enters three incorrect passwords in succession. Accounts will be automatically unlocked after 30 minutes.

Step	Action
1	On the login screen, select Forgot your password? Result: The <i>Forgot Username/Password</i> screen displays. 
2	Enter your email address, then select Send verification code.  Result: The verification code will be sent to your email address.

Continued on next page

Troubleshooting and Technical Support, Continued

Account Unlock and Password Reset, continued

Step	Action
3	Enter the verification code indicated in the email.  Note: The email will be sent from <i>Microsoft on Behalf of CPIC msonlineserviceteam@microsoft.com</i>. If you do not receive the verification email, check your spam or junk folders.
4	Create and confirm new password using the <i>Password Guidelines</i> displayed on the screen.  Note: Refer to the Accessing myPolicy (Existing Users After Password Change) for additional information.

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Troubleshooting and Technical Support, Continued

**Internal
Citizens Staff:
Additional
Customer
Assistance**

PolicyCenter History

If a policyholder does not receive the *Citizens Account Registration* email and/or the option to resend is not available, access the policyholder's **Account File Summary**, then select **History**. A myPolicy event will be listed and will indicate if the myPolicy account was created or if it failed to be created. The reason will be displayed in the *Description* column if the myPolicy account was not created.

Account File History

User [Select User...](#)
Related To

Type	User	Department	Time Created	Description
Policy Issued		810 - IO-UW Pe...	09/30/2021 08:00 AM	Policy Issued
MyPolicy		810 - IO-UW Pe...	09/30/2021 08:00 AM	A myPolicy account cannot be auto-created for a personal residential policy in which the insured is an entity or a commercial policy whose primary contact is not an individual.