

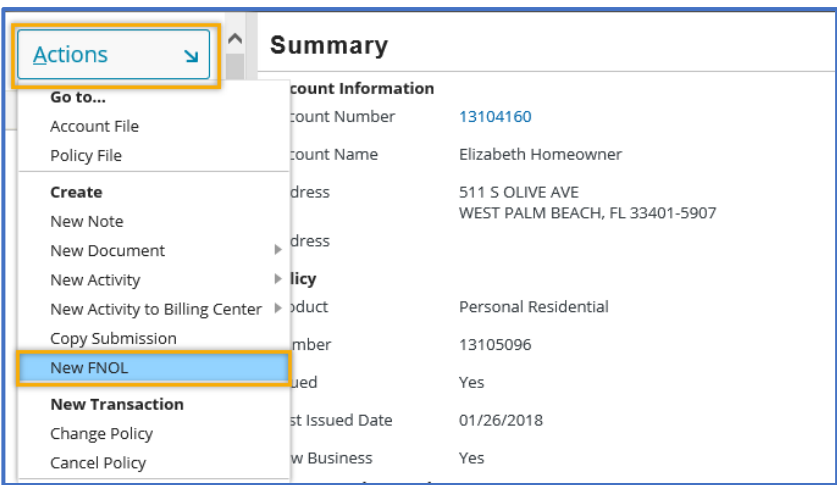


Submitting a First Notice of Loss

What	Submitting a first notice of loss (FNOL) in PolicyCenter®.
Who	Agents and Licensed Customer Representatives
When	Agents can submit a FNOL on behalf of the policyholder when a loss is reported.

Procedure

Log in and access the policy:

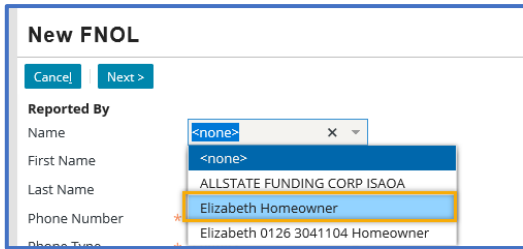
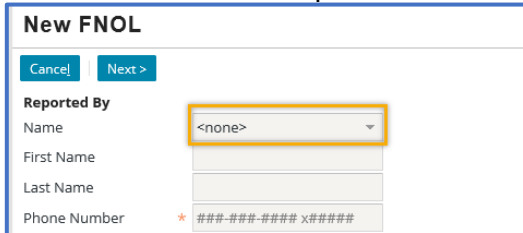
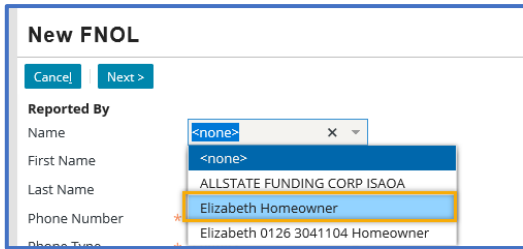
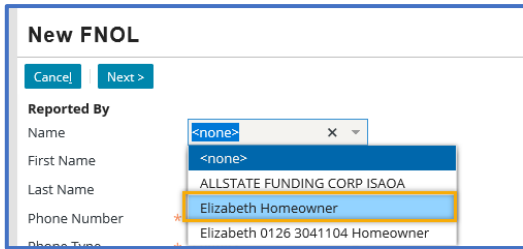
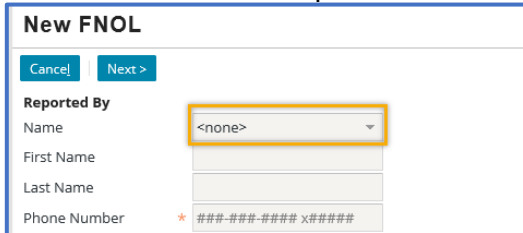
Step	Action
1	<p>Select Actions, then New FNOL.</p>  <p>Result: The <i>New FNOL</i> screen appears.</p>

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Submitting a First Notice of Loss, Continued

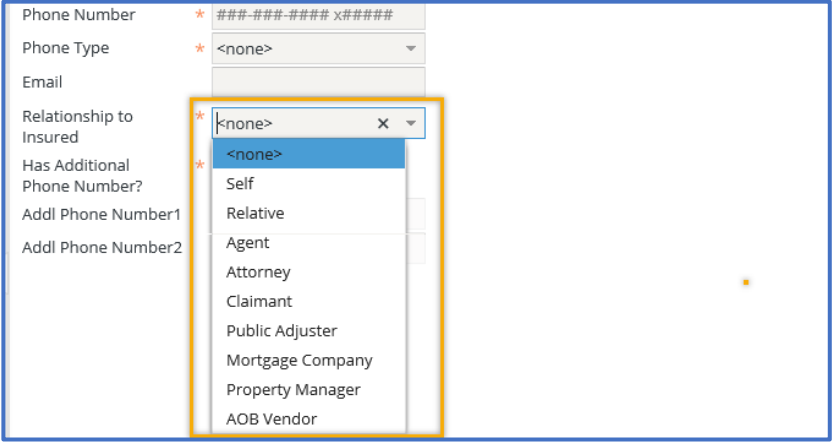
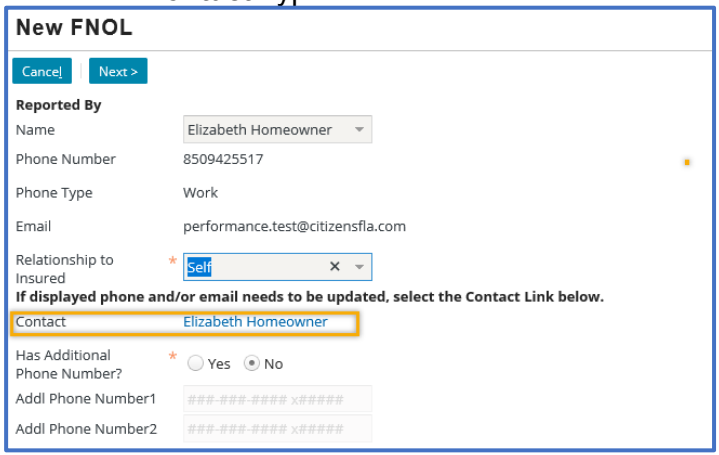
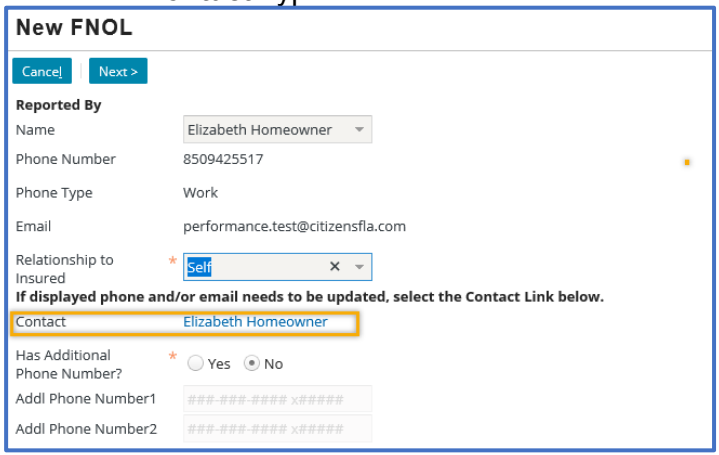
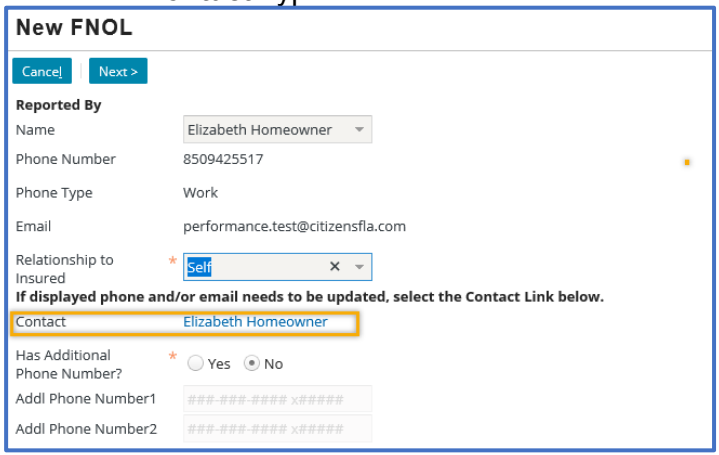
Procedure, continued

Step	Action					
2	Indicate who is reporting the claim:					
	<table><tr><th>If the claim is being reported by:</th><th>then:</th></tr><tr><td>An existing contact</td><td>Select the <i>Name</i> drop-down menu, then select the name. All existing contact information will autofill. </td></tr><tr><td>Someone other than a contact listed on the policy</td><td>Do not select a name from the <i>Name</i> drop-down menu. Enter contact information in the fields provided. </td></tr></table>	If the claim is being reported by:	then:	An existing contact	Select the <i>Name</i> drop-down menu, then select the name. All existing contact information will autofill. 	Someone other than a contact listed on the policy
If the claim is being reported by:	then:					
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Someone other than a contact listed on the policy	Do not select a name from the <i>Name</i> drop-down menu. Enter contact information in the fields provided. 					

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Submitting a First Notice of Loss, Continued

Procedure,
continued

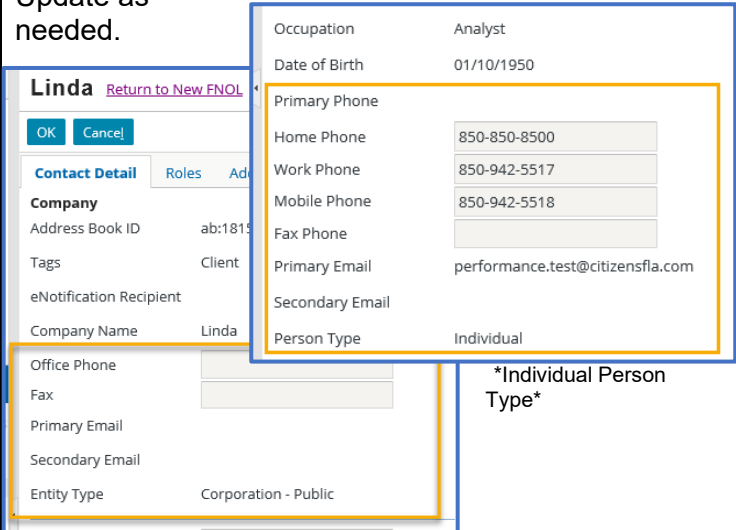
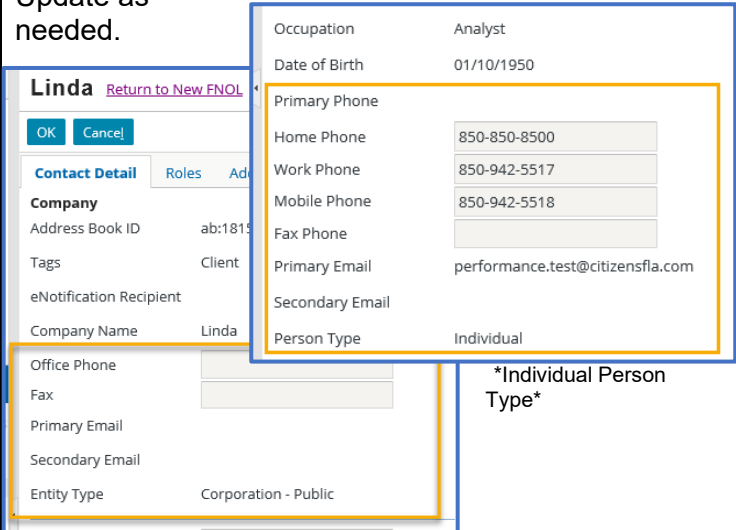
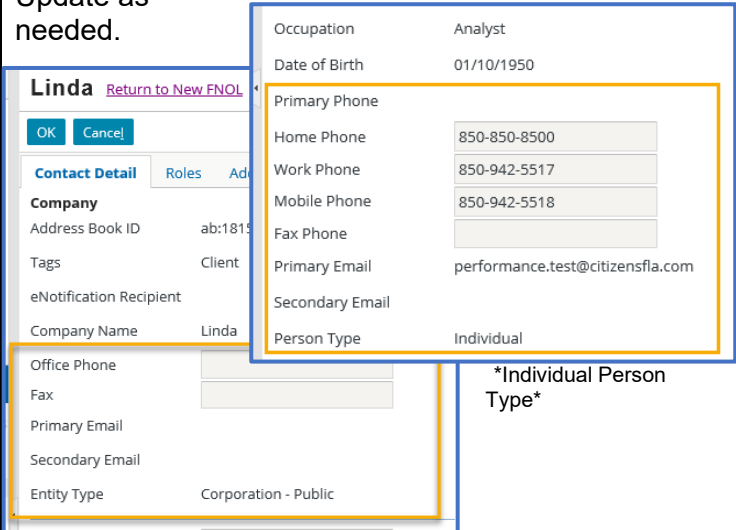
Step	Action				
3	<p>Indicate the reporting person's relationship to the policyholder.</p> 				
4	<p>Review any prefilled contact information. If contact information is correct, continue to Step 5. If contact information requires updating, then:</p> <table border="1"> <thead> <tr> <th>Step</th><th>Action</th></tr> </thead> <tbody> <tr> <td>A</td><td> <p>Select the Contact hyperlink:</p>  <p>Note: For the <i>Contact</i> hyperlink to be active, the <i>Reported By</i> name must be either the named insured or the additional named insured, and the <i>Relationship to Insured</i> must be <i>Self</i>.</p> <p>Result: The <i>Contact Detail</i> screen appears.</p> </td></tr> </tbody> </table>	Step	Action	A	<p>Select the Contact hyperlink:</p>  <p>Note: For the <i>Contact</i> hyperlink to be active, the <i>Reported By</i> name must be either the named insured or the additional named insured, and the <i>Relationship to Insured</i> must be <i>Self</i>.</p> <p>Result: The <i>Contact Detail</i> screen appears.</p>
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Submitting a First Notice of Loss, Continued

Procedure,
continued

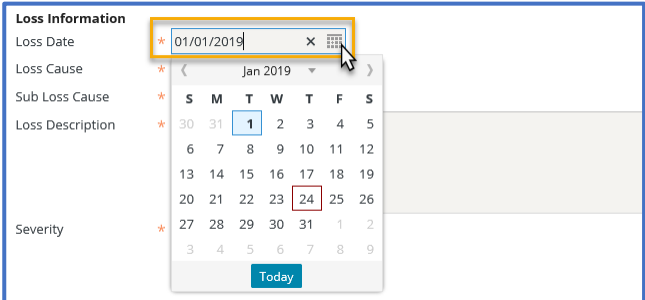
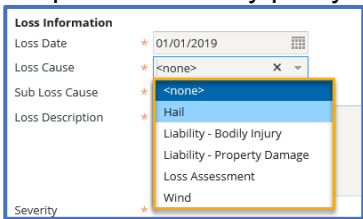
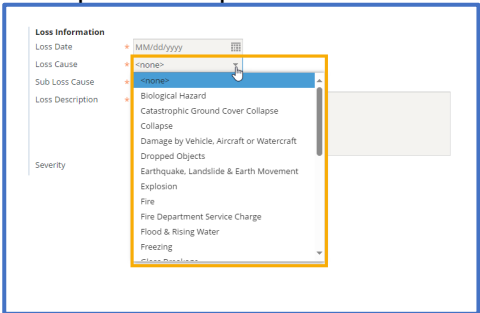
Step	Action					
4, cont'd	Updating contacts, continued:					
	<table> <tr> <th>Step</th><th>Action</th></tr> <tr> <td>B</td><td> <p>On the <i>Contact Detail</i> screen, editable information includes phone number and email address fields. Update as needed.</p>  <p style="text-align: right;">*Individual Person Type*</p> <p style="text-align: center;">*Entity Type*</p> </td></tr> <tr> <td>C</td><td> <p>Select OK to return to the <i>New FNOL</i> screen.</p> <p>Result: The changes are now displayed.</p> <p>Notes:</p> <ul style="list-style-type: none"> Contact information for the policy will reflect the changes. The agent of record will receive an activity confirming the change. </td></tr> </table>	Step	Action	B	<p>On the <i>Contact Detail</i> screen, editable information includes phone number and email address fields. Update as needed.</p>  <p style="text-align: right;">*Individual Person Type*</p> <p style="text-align: center;">*Entity Type*</p>	C
Step	Action					
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C	<p>Select OK to return to the <i>New FNOL</i> screen.</p> <p>Result: The changes are now displayed.</p> <p>Notes:</p> <ul style="list-style-type: none"> Contact information for the policy will reflect the changes. The agent of record will receive an activity confirming the change. 					

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Submitting a First Notice of Loss, Continued

Procedure,
continued

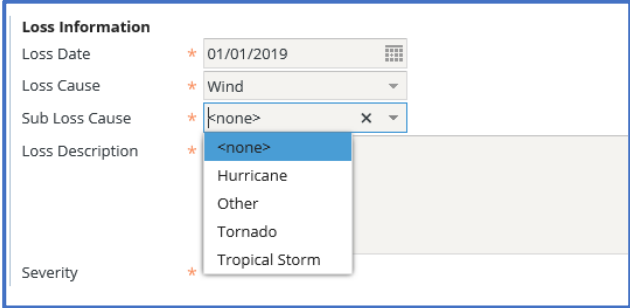
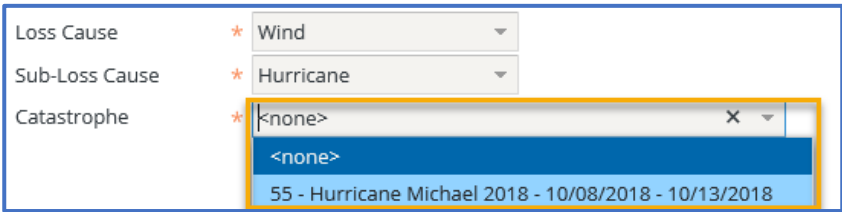
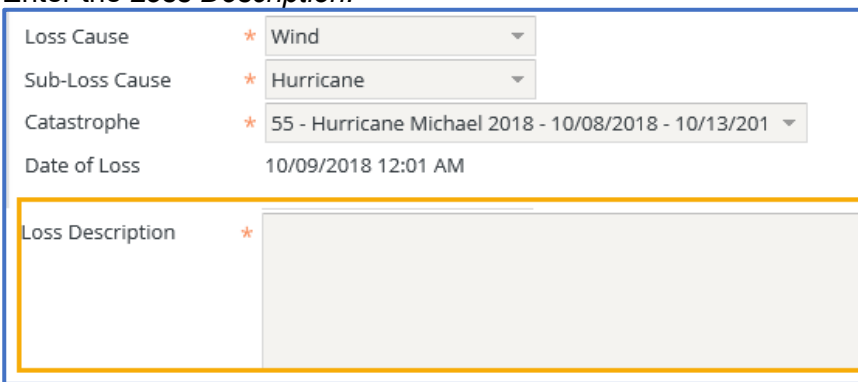
Step	Action
5	<p>Enter the Date of Loss.</p>  <p>Note: If the policy was assumed or not in effect on the date of loss, an error message will appear. Contact Citizens for further assistance.</p>
6	<p>Loss Cause options are dynamic, and options will change based on date and type of loss. Only selections relevant to the policy type will display.</p> <p>Select the primary cause of loss from the Loss Cause drop-down options.</p> <p>Example 1: Wind-only policy Loss Cause drop-down options:</p>  <p>Example 2: Multiperil Loss Cause drop-down options:</p> 

Continued on next page



Submitting a First Notice of Loss, Continued

Procedure,
continued

Step	Action
7	<p>Select a Sub Loss Cause from the drop-down options.</p>  <p><i>Note: The Sub Loss Cause is also a dynamic field. Options will change based on policy type, date and selected loss cause.</i></p>
8	<p>If the loss and sub loss causes are due to a catastrophe (i.e., named storm), the <i>Catastrophe</i> field displays. Select the catastrophe from the drop-down menu.</p> 
9	<p>Enter the <i>Loss Description</i>.</p>  <p><i>Note: Loss descriptions should be as specific as possible, including the cause and type of loss. For example, if the loss involves wind damage to a roof, include a complete description of the roof, such as the roof shape, covering type, area of the roof that has been damaged, etc.</i></p>

Continued on next page



Submitting a First Notice of Loss, Continued

Procedure,
continued

Step	Action																															
10	<p>Select the <i>Severity</i> of the loss.</p> <div><p>New FNOL</p><p>Cancel Next ></p><table><tbody><tr><td>Reported By</td><td>Loss Information</td></tr><tr><td>Name</td><td>Loss Date *</td></tr><tr><td>Phone Number</td><td>9044070481</td><td>02/17/2019</td></tr><tr><td>Phone Type</td><td>Mobile</td><td>Loss Cause *</td></tr><tr><td>Email</td><td>info@company.com</td><td>Water Damage - Non Wi</td></tr><tr><td>Relationship to Insured *</td><td>Self</td><td>Sub Loss Cause *</td></tr><tr><td colspan="2">If displayed phone and/or email needs to be updated, select the Contact Link below.</td><td>Plumbing Leak - Pipe</td></tr><tr><td>Contact</td><td>FNOL TESTING</td><td>Loss Description *</td></tr><tr><td>Has Additional Phone Number?</td><td><input type="radio"/> Yes <input checked="" type="radio"/> No</td><td></td></tr><tr><td>Addl Phone Number1</td><td>###-###-#### x####</td><td></td></tr><tr><td>Addl Phone Number2</td><td>###-###-#### x####</td><td></td></tr></tbody></table><div>Severity *</div><div><input type="radio"/> 1 room is damaged</div><div><input type="radio"/> 2 or more rooms damaged</div><div><input type="radio"/> Standing water of 1" or more</div><div><input type="radio"/> Home is not livable</div></div>	Reported By	Loss Information	Name	Loss Date *	Phone Number	9044070481	02/17/2019	Phone Type	Mobile	Loss Cause *	Email	info@company.com	Water Damage - Non Wi	Relationship to Insured *	Self	Sub Loss Cause *	If displayed phone and/or email needs to be updated, select the Contact Link below.		Plumbing Leak - Pipe	Contact	FNOL TESTING	Loss Description *	Has Additional Phone Number?	<input type="radio"/> Yes <input checked="" type="radio"/> No		Addl Phone Number1	###-###-#### x####		Addl Phone Number2	###-###-#### x####	
Reported By	Loss Information																															
Name	Loss Date *																															
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Addl Phone Number2	###-###-#### x####																															

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Submitting a First Notice of Loss, Continued

Procedure,
continued

Step	Action						
11	<p>For water related losses, answer the questions as they populate.</p> <p>Example #1</p> <div><p>New FNOL Vendor Services</p><p>Cancel < Back Next ></p><p>Has the water already been removed? Yes</p><p>That's good to hear. I'm glad you are taking steps to prevent further damage to your home. Yes</p><p>Great, you handled that quickly. Your adjuster can review the work performed by the water removal company as well as your options and policy limits when they reach out. Yes</p><p>(To continue, select Yes from the dropdown list from the right, then select Next)</p></div> <p>Example #2</p> <div><p>New FNOL Vendor Services</p><p>Cancel < Back Next ></p><p>Has the water already been removed? No</p><p>Have you already contacted a water removal company or other professional service? No</p><p>Let's take care of that for you. Citizens provides FREE Emergency Water Removal Services. Citizens will reach out to a water removal services vendor, Contractor Connection, at no cost to you. They will have a contractor call you within an hour to schedule a convenient time to remove the water to prevent further damage. After the water removal is complete, your Citizens adjuster will inspect the property to determine coverage and the extent of the loss. We'll use the contact information you provided earlier to have them get in touch with you. No</p><p>Would you like for me to have Contractor Connection call within an hour and schedule a FREE water removal appointment? No</p><p>If additional assistance is needed, you can change your mind and take advantage of the FREE water removal services by calling us back or discussing with your adjuster when they call you.</p><p>I did want to let you know your policy has specific limits that are important to know about. If you decide to have someone else perform water removal services, there is a limit of \$3000 for this type of service which would be available only if your claim is a covered loss. Of course, your adjuster can review your options with you when they reach out.</p><p>(To continue, select Yes from the dropdown list from the right, then select Next)</p></div> <table border="1"><thead><tr><th>If EWRS are:</th><th>Then:</th></tr></thead><tbody><tr><td>Declined</td><td><p>Select a reason for declining.</p><div><p>Declination Reason *</p><p><input checked="" type="radio"/> A water mitigation company has already been contacted.</p><p><input type="radio"/> A water mitigation company has already performed water mitigation services.</p><p><input type="radio"/> Claim reported by other than policyholder; status of mitigation by Policyholder is unknown.</p><p><input type="radio"/> ClaimCenter entry from Fax or Manual FNOL.</p><p><input type="radio"/> Policyholder performed water mitigation themselves.</p><p><input type="radio"/> The water damage does not require emergency water mitigation services.</p></div></td></tr><tr><td>Accepted</td><td><p>Enter any additional instructions, such as location instruction, gate codes, additional contact information, etc.</p><div><p>Additional Notes</p><div></div></div></td></tr></tbody></table>	If EWRS are:	Then:	Declined	<p>Select a reason for declining.</p> <div><p>Declination Reason *</p><p><input checked="" type="radio"/> A water mitigation company has already been contacted.</p><p><input type="radio"/> A water mitigation company has already performed water mitigation services.</p><p><input type="radio"/> Claim reported by other than policyholder; status of mitigation by Policyholder is unknown.</p><p><input type="radio"/> ClaimCenter entry from Fax or Manual FNOL.</p><p><input type="radio"/> Policyholder performed water mitigation themselves.</p><p><input type="radio"/> The water damage does not require emergency water mitigation services.</p></div>	Accepted	<p>Enter any additional instructions, such as location instruction, gate codes, additional contact information, etc.</p> <div><p>Additional Notes</p><div></div></div>
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Submitting a First Notice of Loss, Continued

Procedure,
continued

Step	Action
12	Select Next to continue.
13	<p>Select Finish to submit the claim.</p> <div data-bbox="555 560 1421 766"> <p>New FNOL Submit Claim</p> <p>Cancel < Back Finish</p> <p>Please click the 'Finish' button to submit the FNOL to ClaimCenter</p> </div> <p>Result: The claim confirmation script displays.</p>
14	<p>Read the claim confirmation script verbatim to the claimant.</p> <div data-bbox="555 907 1421 1234"> <p>New FNOL Saved</p> <p>Claim 001-00-503780 has been successfully saved.</p> <p>Please read to the caller</p> <p>Your claim number is 001-00-503780 and your claim has been assigned to Citizens Adjuster. You will be contacted within the next business day by a Citizens claims representative who will provide you with the name and direct phone number of the adjuster assigned to your claim.</p> <p>Until that time, please make any necessary temporary repairs to keep your property from becoming further damaged. Should items be replaced, please keep all damaged parts that are repaired or replaced. We ask that you keep all receipts for temporary repairs and submit them to your adjuster at the time of inspection.</p> <p>If you have not been contacted within the next business day, please call Citizens toll free number: 1-866-411-2742. Is there anything else I can help you with today Mr. / Ms. [REDACTED]? Thank you for calling Citizens.</p> </div> <p>Notes:</p> <ul style="list-style-type: none"> This screen contains very important information, including the claim number, instructions to prevent further damage and the contact phone number for Citizens. The claim-specific script will vary by type and severity of loss.

End of procedure