

# 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	<ul><li>Personal and Commercial Lines agents</li><li>Internal staff</li></ul>				
Acceptable Proof of Repairs	The following chart details what type of documentation is acceptable for proof of repairs. <i>Note:</i> 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> <li>Be completed by licensed roofer or general contractor</li> <li>Indicate <i>Paid in Full</i></li> <li>Indicate specific area(s) of repair</li> <li>Include clear color photos of repaired area(s)</li> </ul>
	Roof Inspection Form • Commercial Lines • Personal Lines	<ul> <li>For Personal Lines:</li> <li>Be completed by a general, residential, building or roofing contractor, building code inspector or Florida-licensed home inspector</li> <li>For Commercial Lines: <ul> <li>Be completed by a licensed roofing or general contractor</li> <li>State overall roof condition</li> <li>Be dated after the date of loss</li> <li>Include clear color photos of the repaired/replaced roof</li> </ul> </li> </ul>
	Finalized Roofing Permit	<ul> <li>Specify full roof replacement</li> <li>Include clear color photos of replaced roof</li> </ul>



Structure Damage, Continued

Structure Damaged	Document	The Document Must:
Building	Receipts	<ul> <li>Indicate <i>Paid in Full</i></li> <li>Be completed by licensed general, residential, or building contractor</li> <li>Indicate specific area(s) of repair</li> <li>Include clear color photos of repaired area(s)</li> </ul>
Roof and/or Structure	Contract for Repairs (when repairs have not been completed by the policy renewal date)	<ul> <li>For structure repair:</li> <li>Be completed by a licensed general, residential, or building contractor</li> <li>For roof repair: <ul> <li>Be completed by a general, residential, building or roofing contractor</li> <li>Be signed by the named insureds</li> <li>Indicate area(s) of repair</li> <li>Be dated after the date of loss</li> <li>Indicate when repairs will be complete</li> </ul> </li> </ul>



## Submitting Acceptable Proof of Repairs for Hurricane Structure Damage, Continued

Acceptable Follow the steps below to submit proof of repairs: Proof of Step Action Repairs, 1 Access the policy. continued 2 Upload proof of repair documents: Select Actions > New Document > Upload • documents. Click Add Files to upload the document. • Select radial button and click Edit Details. • Select **Proof of Repair** as the document type. Select OK. • Click Upload. • Upload Documents Upload Documents Edit Details Return to Upload Documents Cance<u>l</u> OK All County Proof of Repair 0 Name Description Proof of Repair PDF File Type Related To -- Policy: 91002379 Document Type <none> × <none> CTER Form For File Only - No Review Needed Loss history Proof of Repair Request Change At Renewal Required Document Single Epayment Authorization Form



Structure Damage, Continued

Acceptable	Step	p Action			
Proof of Repairs, continued	3	Initiate the <i>Proof of Repair</i> activity: <ul> <li>Click Actions.</li> <li>Select New Activity&gt; Request&gt; CAT Proof of Repair</li> </ul>			
		Actions Summary			
		Actions       Count Information ount Number         Account File       ount Number         Policy File       ount Name         Create       dress         New Note       Reminder         New Activity       Reminder         Personal Residential       CL Only: Request for Change at Renewal         Copy Submission       Request         New FNOL       ued         Change Policy       t Issued Date         PL Only: CAT Proof of Repair         Change Policy       tt Named Insured         PL Only: Request for Change at Renewal         PL Only: Request for Reinstatement         Result: The New Activity window opens.         Note: The activity will be titled PL Only: CAT Proof of Repairs or         CL Only: CAT Proof of Repairs, depending on the line of			
	4	business. The correct selection will display automatically. Enter the information related to the activity in the <b>New Note</b>			
		<ul> <li>section.</li> <li>Select Proof of Repair from the <i>Topic</i> drop-down menu.</li> <li>Enter a short description in the Subject field.</li> <li>Enter a description of any actions specific to the activity in the Text field. This information displays as a Note on the policy.</li> </ul>			
		New Note         Topic       Proof of Repair         Subject       Repair Receipts         Related To       *         Text			



Structure Damage, Continued

Acceptable	Step	Action				
Proof of Repairs, continued	5	Select Link Do	ocument.			
		Activity				
oontinuou			Cancel Link Document			
		Proof of Repair documents must be linked to this activity before sending the request to underwriting.				
		Subject PL Only: CAT Proof of Repair				
		Description	Proof of Repair			
	6	Priority	* Normal	Ŧ		
		Assign To	Underwriter			
		Result: The Search Documents window appears.         Enter search criteria, or select Search to access a complete list of all documents associated with the policy.				
		Activity		• F •		
		Documents Return to New Activity				
		Cancel				
		Search Documents				
		Document Name		Date Range - From	MM/dd/yyyy	m
		Related To <none> Document Type Proof of</none>	T Repair	Date Range - To Author	MM/dd/yyyy	
		Search Reset		-		



Structure Damage, Continued

Acceptable	Step	Action			
Proof of	7	Select the proof of	<sup>r</sup> repair document.		
Repairs, continued		Activity			
		Documents Return t	to New Activity		
		Cancel			
		Search Documents			
		Document Name			
		Related To	<none></none>	•	
		Document Type	Proof of Repair	<b>~</b>	
		<u>S</u> earch <u>R</u> eset			
			Name	Туре	
		Select	Proof of Repair Receipt	Proof of Repair	
		Result: The select	ed document is attached	to the activity.	
	8	Select Send Requ	iest.		
		Activity Send Request Cancel Link Document Proof of Repair documents must be linked to request to underwriting. Subject PL Onlys CAT Proof of	Repair Document Nam	ie View Document Type	
		Description Proof of Repair	Proof of Repair New Note Topic Subject	Receipt View Proof of Repair Proof of Repair Repair Receipts	
		Priority * Normal Assign To Underwriter	Related To *	- Security West to perform 20	
		Result: The activity	y is sent to Underwriting.		

End of Procedure