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**	• Be completed by licensed roofer or general contractor • Indicate *Paid in Full* • Indicate specific area(s) of repair • Include clear color photos of repaired area(s)
	Roof Inspection Form • 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**: • 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	• Specify full roof replacement • Include clear color photos of replaced roof

Submitting Acceptable Proof of Repairs for Hurricane Structure Damage, Continued

Structure Damaged	Document	The Document Must:
Building	**Receipts**	• Indicate *Paid in Full* • 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)	**For structure repair**: Be completed by a licensed general, residential, or building contractor **For roof repair:** • 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

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	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

OK   Cancel
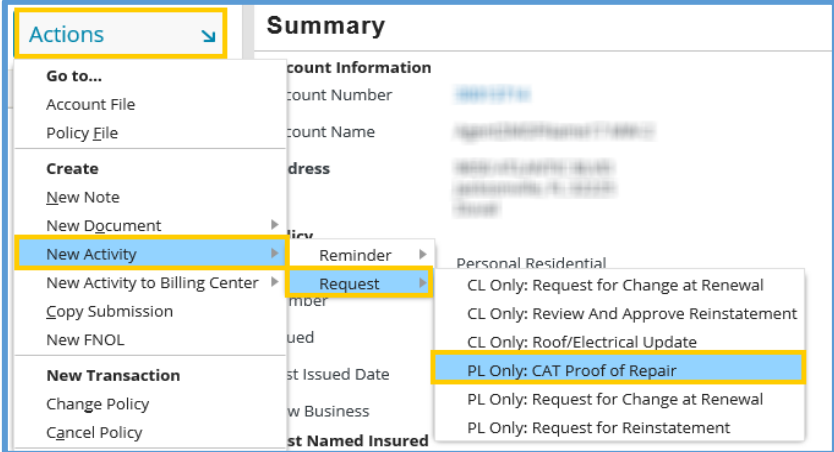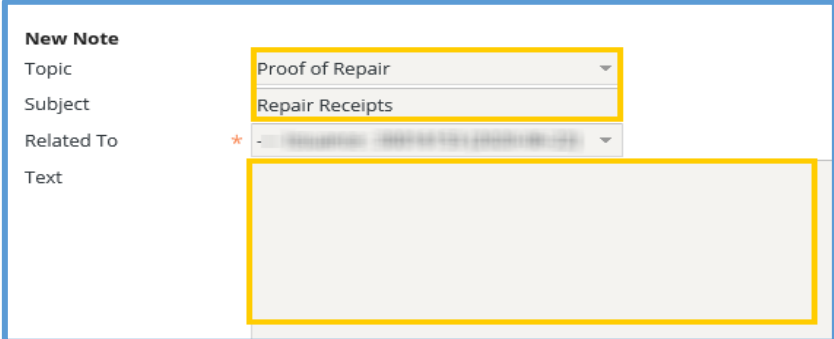
Name   * All County Proof of Repair 0

Description   Proof of Repair

File Type   PDF

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

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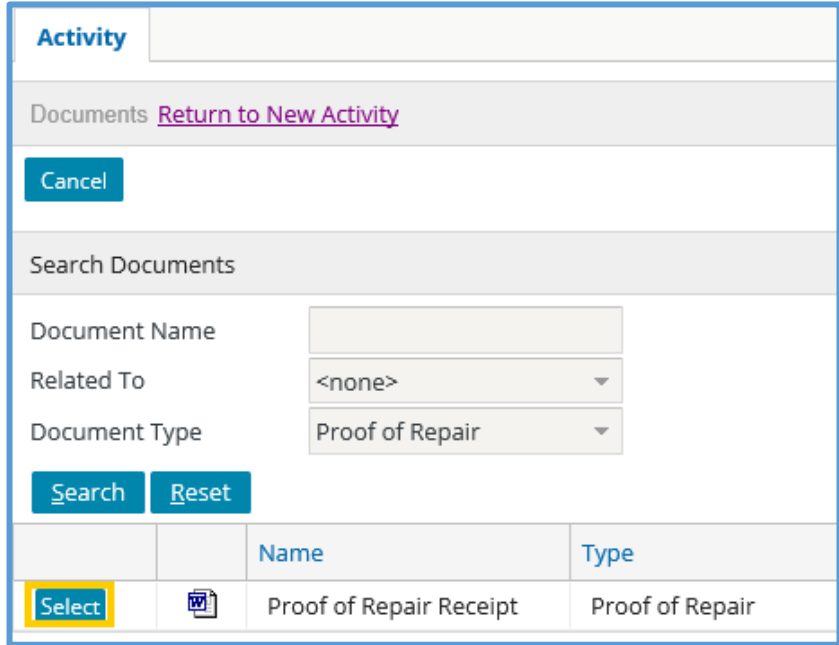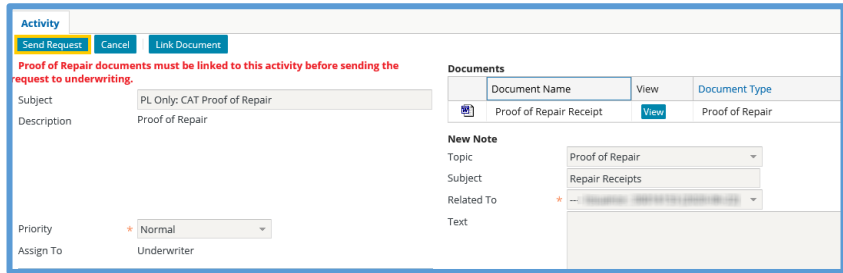
Acceptable Proof of Repairs, continued

Step	Action
3	Initiate the *Proof of Repair* activity: • Click **Actions**. • Select **New Activity**> **Request**> **CAT Proof of Repair** *Result:* The *New Activity* window opens. *Note: T*he activity will be titled *PL Only: CAT Proof of Repairs* or *CL Only: CAT Proof of Repairs,* depending on the line of business. The correct selection will display automatically.
4	Enter the information related to the activity in the **New Note** section. • Select **Proof of Repair** from the *Topic* 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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Acceptable Proof of Repairs, continued

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

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Acceptable Proof of Repairs, continued

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

End of Procedure