myPolicy Guide

For Agents and Customer Service Representatives

CITIZENS
PROPERTY INSURANCE CORPORATION

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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.

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Policyholder Registration

Overview

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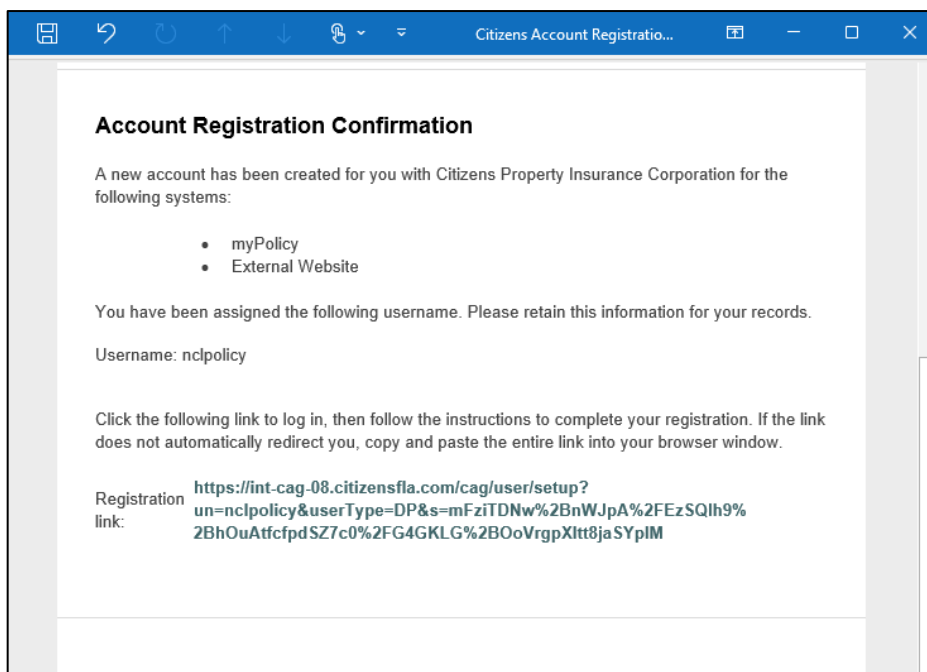
Automated Registration

When a Personal Lines or Commercial Lines policy issues, the policyholder will receive a registration email from Citizens. The email will include:

- Citizens-assigned policyholder username
- A link to complete the registration process

Notes:

- The policyholder's assigned username cannot be changed.
- Policyholders should retain the email for future reference. Refer to Troubleshooting and Technical Support for more information.
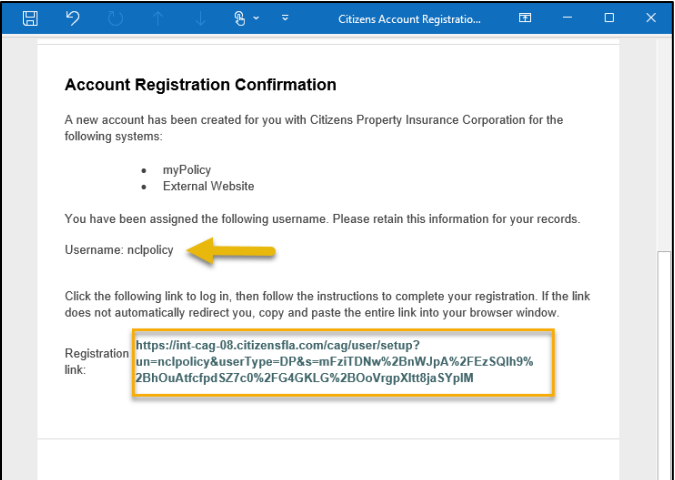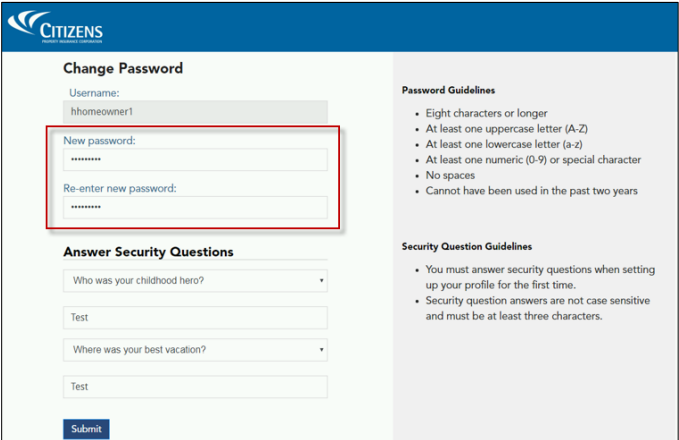

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Policyholder Registration, Continued
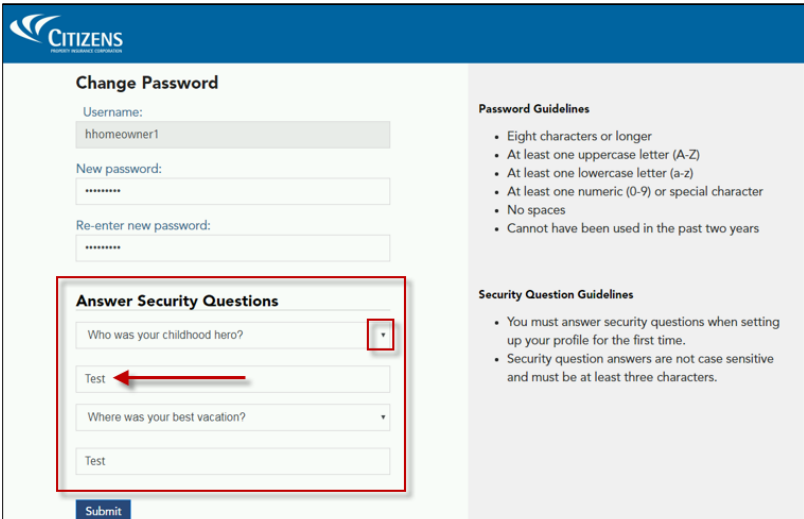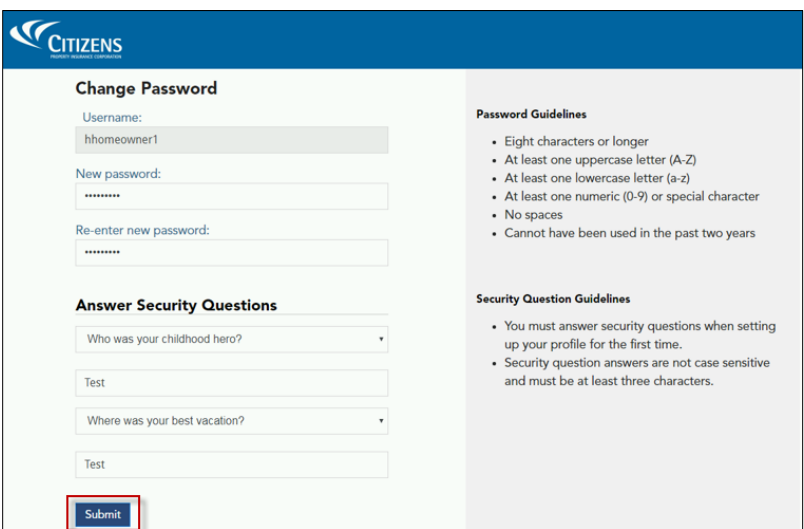
Automated Registration, continued	To complete the registration process:

Step	Action
1	Access the *Citizens Account Registration Confirmation* email. The Citizens-assigned username will display. Select the registration link: **Result:** The *Change Password/Answer Security Questions* page opens. *Note:* The unused link does not expire until registration is complete.
2	Create a password: *Note:* Refer to the *Password Guidelines* displayed on the screen for password criteria.

Policyholder Registration, Continued
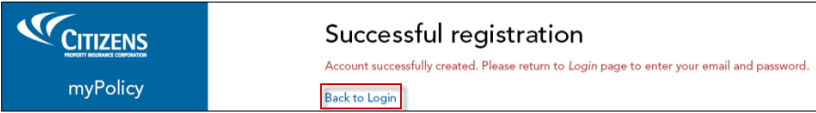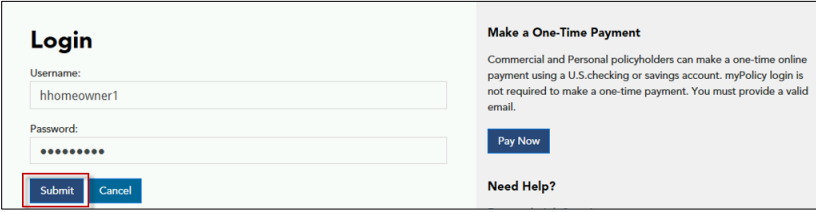
	Step	Action
Automated Registration, continued	3	Select two security questions and complete the answers:
	4	Select **Submit**: **Result:** *Successful Registration Confirmation* appears.

Policyholder Registration, Continued

	Step	Action
Automated Registration, continued	5	Select **Back to Login**: **Result:** The myPolicy *Login* page appears. *Note:* Once the user completes their registration, the link in the *Citizens Account Registration Confirmation* email no longer will work.
	6	Enter the assigned username and password, then select **Submit**: **Result:** The *Account Summary Home page* appears. *Note:* If the policyholder does not activate their account, Citizens will send a reminder email 20 days later.

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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 can register 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
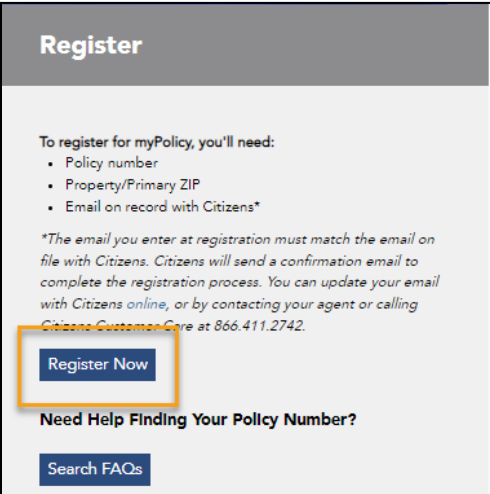Policyholders whose policy is written in the name of an entity can initiate their registration online.

Policyholder Registration, Continued

Customer-Initiated Registration	To self-register, policyholders should:

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

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Policyholder Registration, Continued

Customer-Initiated Registration, continued

Step	Action
3	Complete the fields, then select **Submit.** **Result:** A *Registration Successful* message displays. Citizens will email a registration confirmation to the policyholder. *Notes:* • The error message, *Unable to create user account*, 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 *Citizens Account Registration Confirmation* email, then select the registration link: **Result:** The *Change Password/Answer Security Questions* page opens. *Note:* The unused link does not expire until registration is complete.
5	Complete the registration steps outline in the Automated Registration section.

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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.
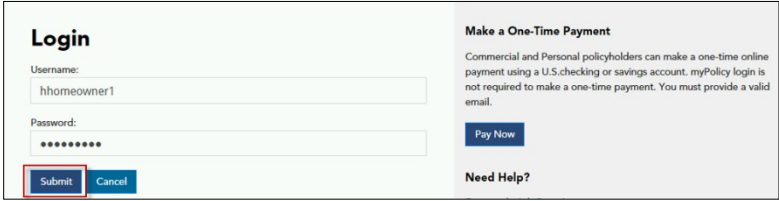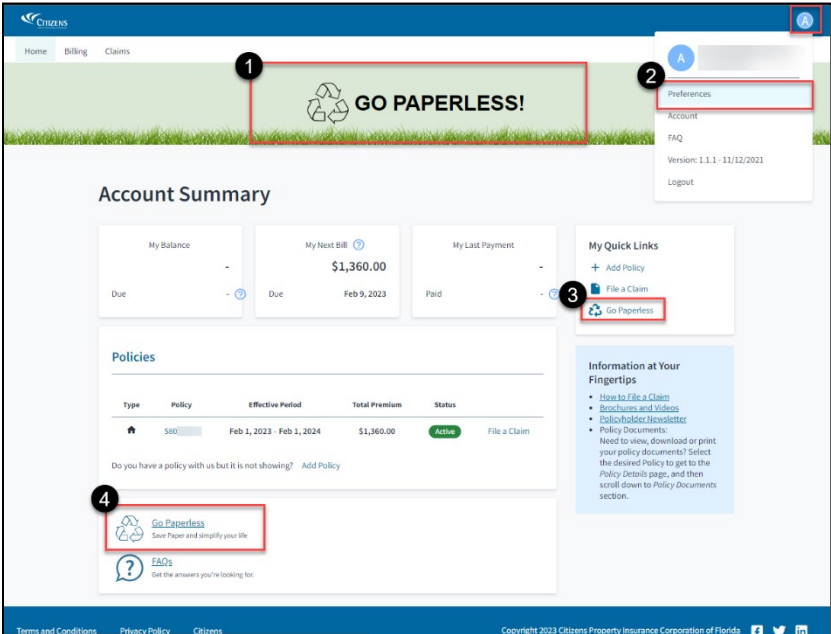
To complete the paperless delivery enrollment process:

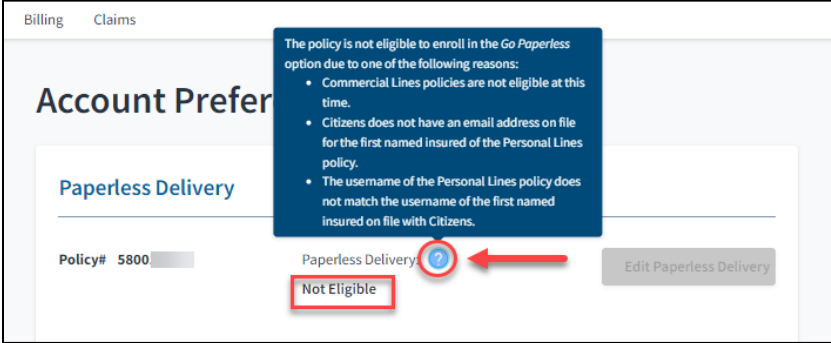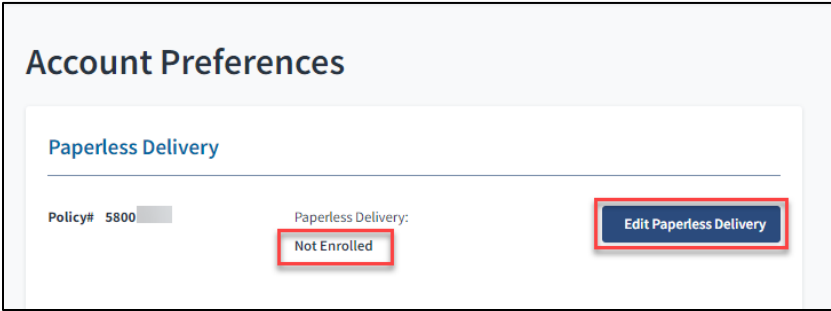| Step	Action
1	Go to www.citizensfla.com, then select the *myPolicy* tile from the homepage: **Result:** The *Login* screen appears.

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Paperless Delivery, Continued

Enrolling in Paperless Delivery, continued

Step	Action
2	Enter the username and password, then select **Submit**: **Result:** The *Account Summary Home page* appears.
3	Access the *Account Preferences* page from the *Account Summary Home* page by selecting one of the options below: 1. "Go Paperless" Banner 2. **Settings** icon then **Preferences** 3. "Go Paperless" Quick Link 4. "Go Paperless" Icon **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
	4	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 *Paperless Delivery* enrollment page appears.

Paperless Delivery, Continued

	Step	Action
Enrolling in Paperless Delivery, continued	5	Select **Yes** for **Paperless Policy and Billing Documents**. Then, confirm if the **correct email address** is on file:

Result: The *Acknowledgement* 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:

Paperless Delivery, Continued

Step	Action
	Enrolling in Paperless Delivery, continued
6	**Complete** the *Acknowledgement* section, then select **Save:**

<div style="border:1px solid; padding:0">

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 *Account Preferences* screen.

I have read the Citizens Terms and Conditions for Paperless Delivery.

Cancel   **Save**

</div>

Result: The *Account Preferences* screen appears, the *Paperless Delivery* 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.

<div style="border:1px solid; padding:0">

Account Preferences

Paperless Delivery

Policy# 5800▮▮▮▮   Paperless Delivery:
                      Enrolled   **Edit Paperless Delivery**

</div>

Note: While enrolled in paperless delivery, the policyholder will receive a notification via email whenever new policy and/or billing documents generate.

Paperless Delivery, Continued

Unenrolling from Paperless Delivery	A policyholder enrolled in paperless delivery can edit their selection anytime.
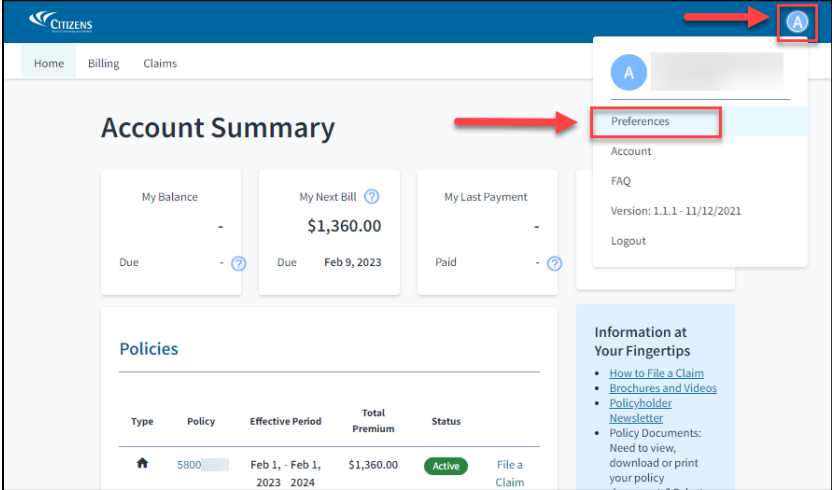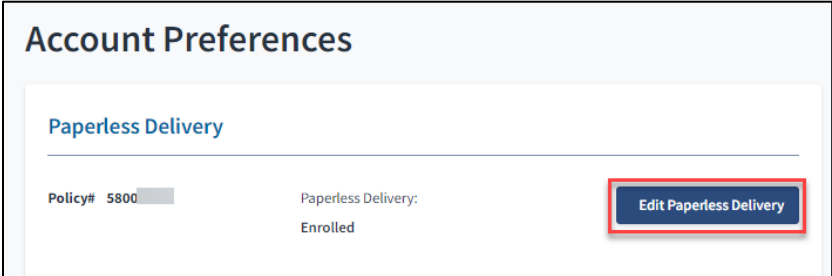
To unenroll from paperless delivery: |

Step	Action
1	Go to www.citizensfla.com, then select the *myPolicy* tile from the homepage: **Result:** The *Login* screen appears.
2	Enter the assigned username and password, then select **Submit**: **Result:** The *Account Summary Home page* appears.

Paperless Delivery, Continued

Step	Action
	Unenrolling from Paperless Delivery, continued
3	Access the *Account Preferences* page from the *Account Summary Home* page by selecting the **Settings** icon, then **Preferences.** **Result:** The *Account Preferences* page appears.
4	Select **Edit Paperless Delivery**: **Result:** The *Paperless Delivery* enrollment page appears.

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Paperless Delivery, Continued

	Step	Action
Unenrolling from Paperless Delivery, continued	5	Select **No** for **Paperless Policy and Billing Documents**. **Result:** The *Acknowledgement* section appears.
	6	**Complete** the *Acknowledgement* section, then select **Save:** **Result:** The *Preferences* screen appears, the *Paperless Delivery* 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**.**

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.

Automatic Unenrollment

A policyholder will be automatically unenrolled from paperless delivery:
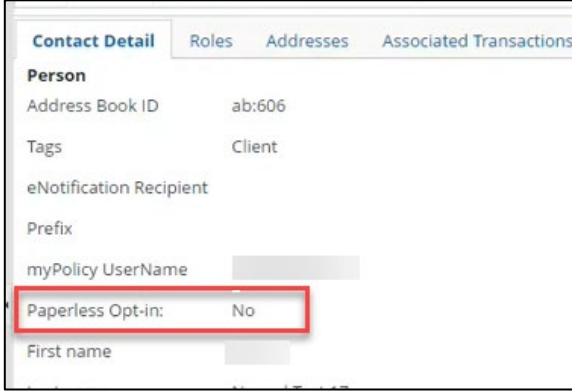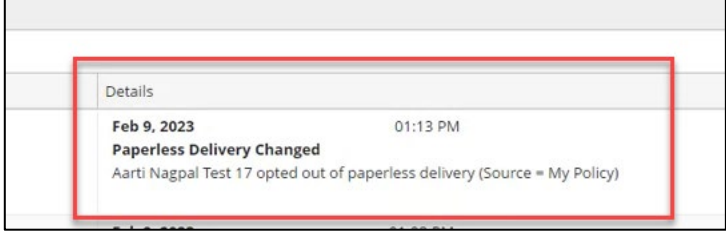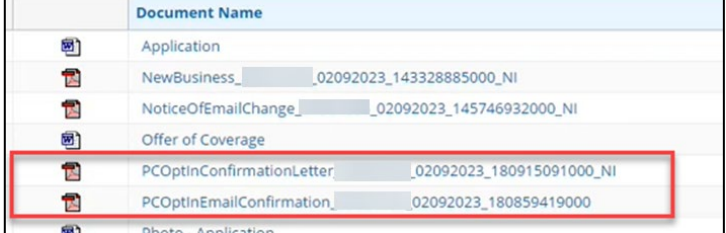
If	Then
The First-Named Insured is Changed	If the first-named insured is replaced with a new party, the original first-named insured will be automatically unenrolled from paperless delivery effective immediately following the submission of the policy change. An email notification will be sent advising 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.
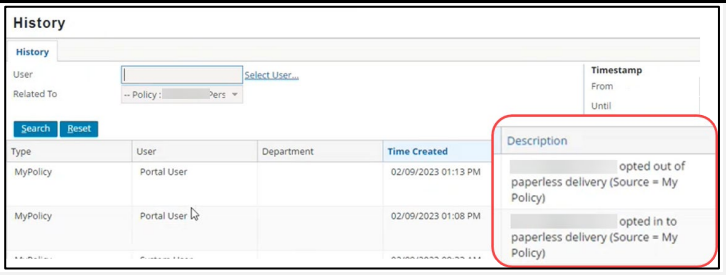
Paperless Delivery, Continued

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:*
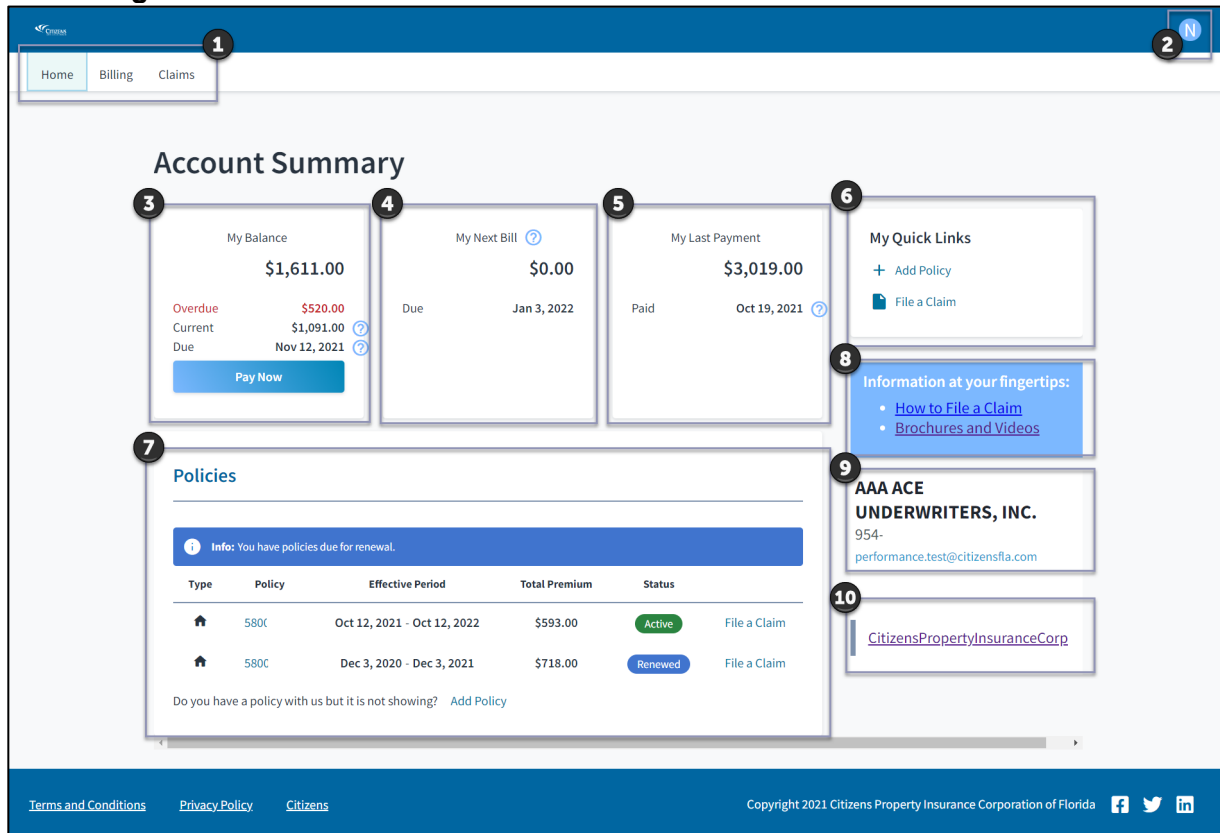
History	

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Basic Navigation, Function and Features

Account Summary Home Page

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

#	Description
1	Link to *Home, Billing* and *Claims* 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. *Note:* The *Pay Now* button displays if a payment is due.
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	Agent contact information
10	Links to social media

Basic Navigation, Function and Features, Continued

Account Summary Policies

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

Basic policy information includes:

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

Basic Navigation, Function and Features, Continued

Policy Status Definitions

A policy's status displays:
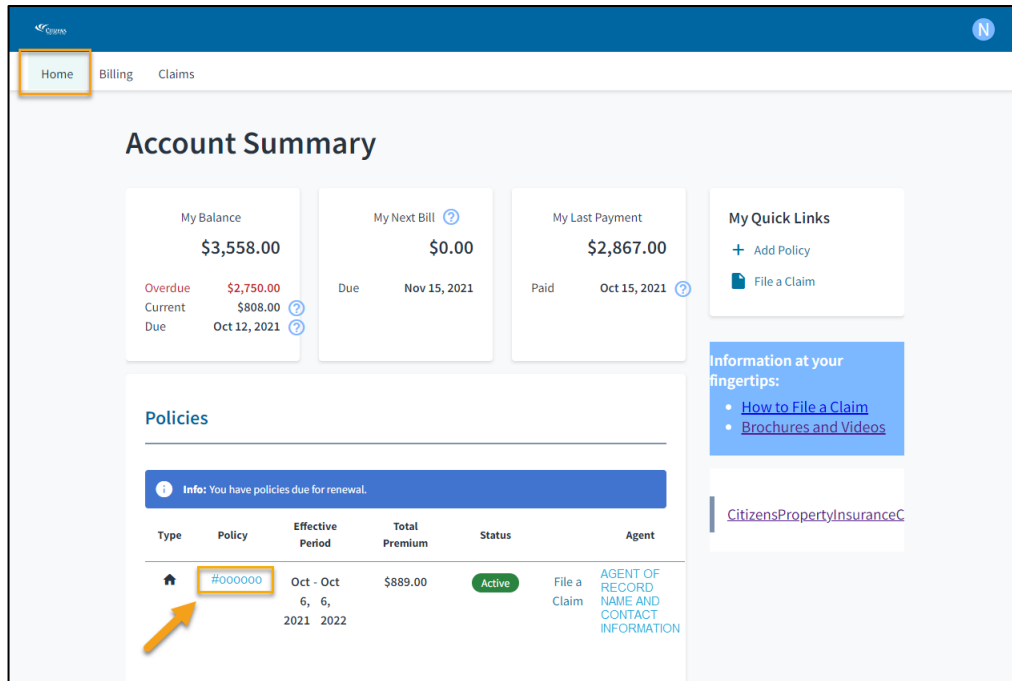
Status	When:
Active	A policy is paid and effective for the current term.
Renewing	A renewal has been offered. This will occur 51 days prior to current term expiration for Personal Lines policies and 60 days prior for Commercial Lines policies.
Renewed	A renewal offer has been accepted and paid.
Expired	An expired policy will not display.
Cancelling	A policy has been set for cancellation. Contact the agent or Citizens for reinstatement information.
Cancelled	A cancelled policy will not display.

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.

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
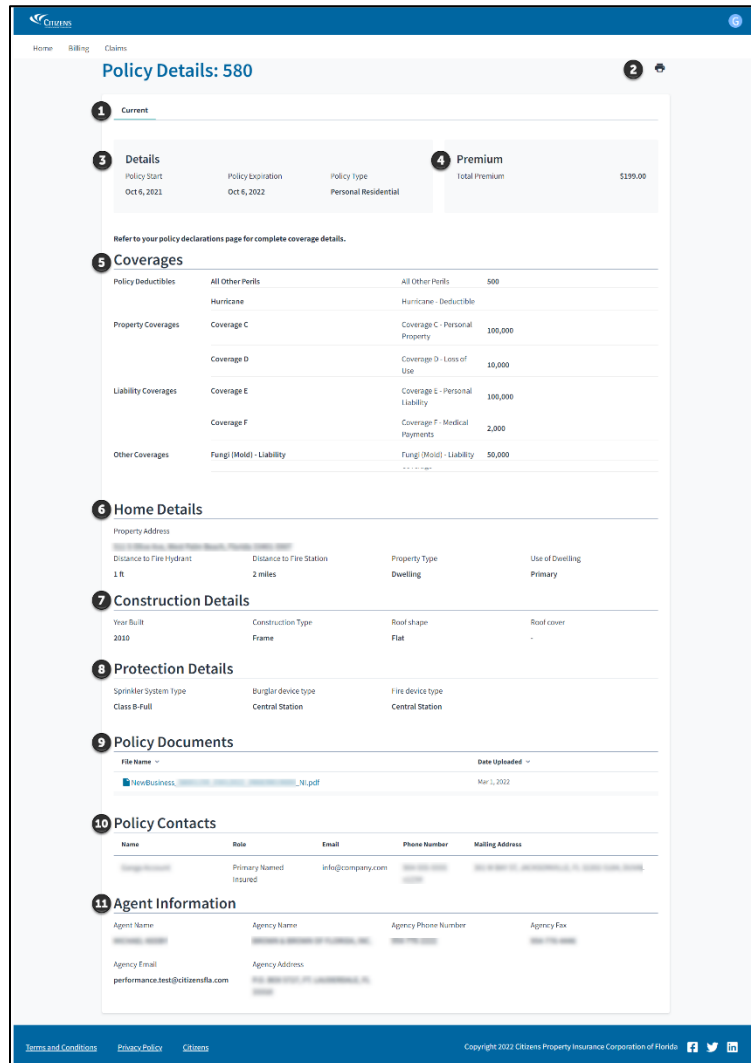
Commercial Lines Policy Details

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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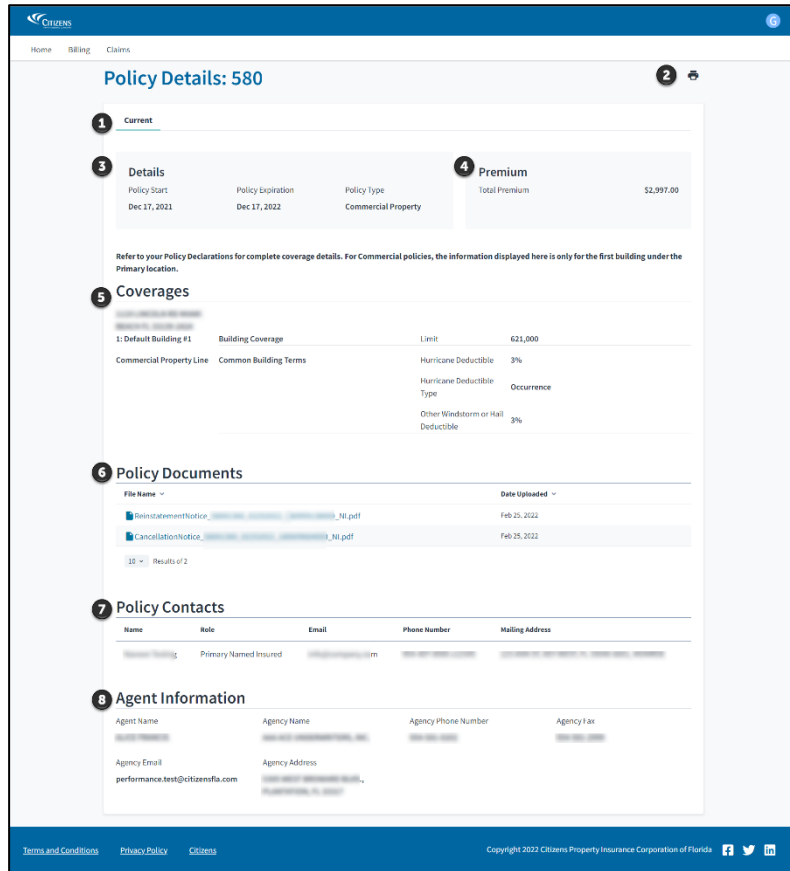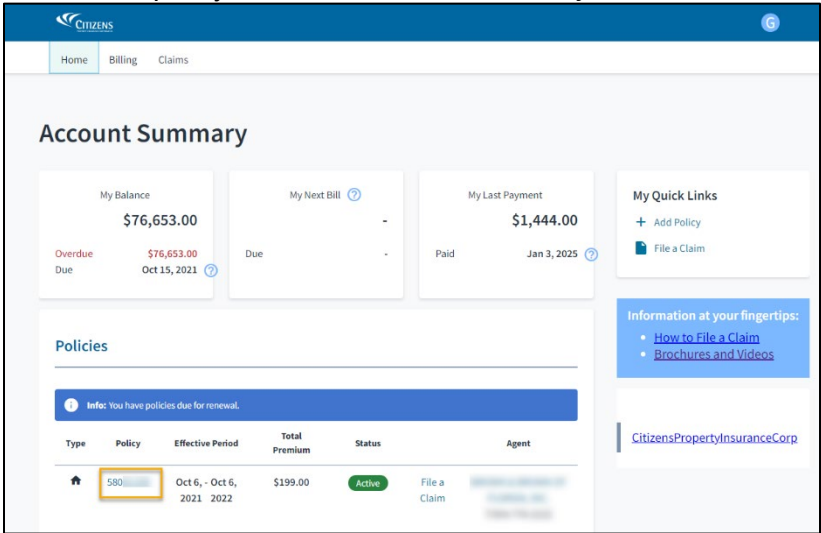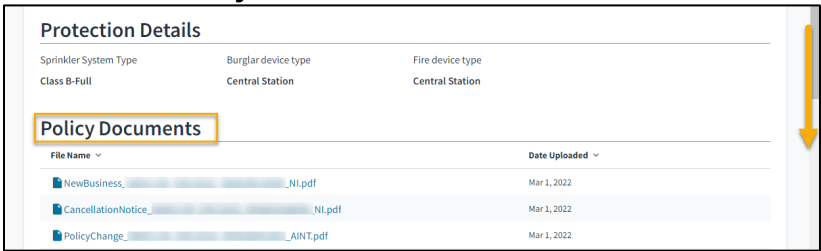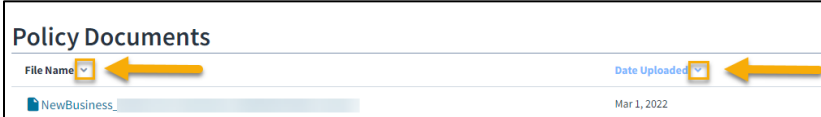
Basic Navigation, Function and Features, Continued

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.
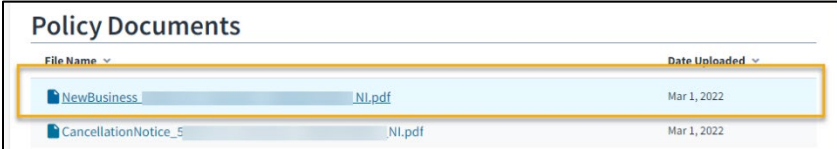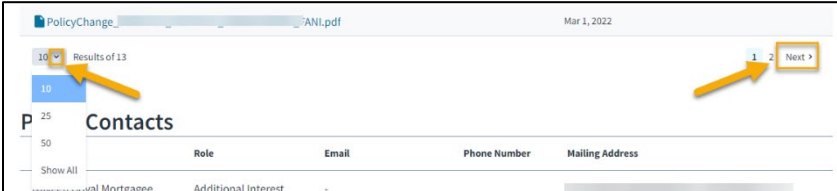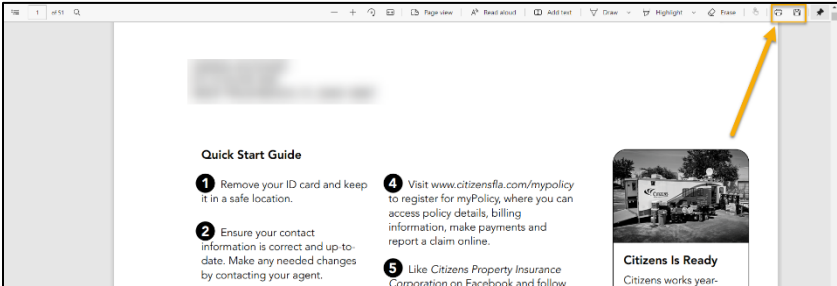
To access and download policy documents:

Step	Action
1	Access the policy from the *Account Summary* screen. **Result:** The *Policy Details* will display.
2	Scroll to the **Policy Documents** section. *Note:* 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 *File Name* or *Date Uploaded*.

Basic Navigation, Function and Features, Continued

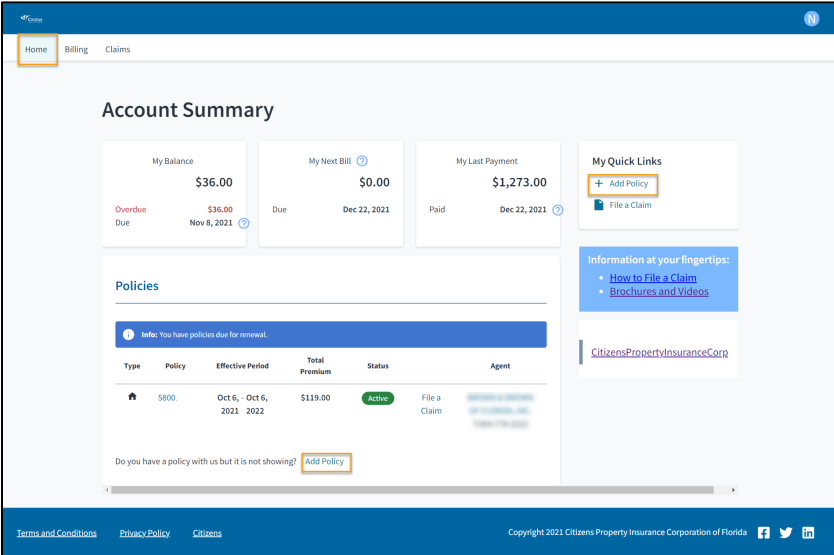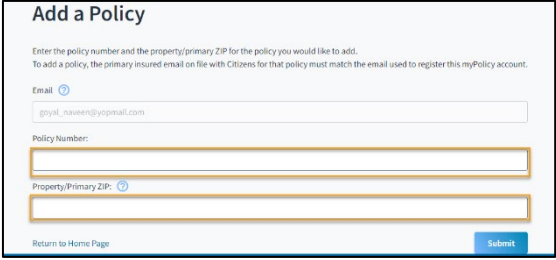|	Step	Action
Accessing and Downloading Policy Documents, continued	3	System generated documents will display. Hover over the document you wish to view and the document name will be highlighted in blue. Click to open the document in a new tab. **Policy Documents** File Name ∨ — Date Uploaded ∨ 📄 NewBusiness_____NI.pdf — Mar 1, 2022 📄 CancellationNotice_5_____NI.pdf — Mar 1, 2022 *Notes:* • By default, the page will display up to 10 documents. To adjust the number of documents displayed, select the arrow next to *Results.* 📄 PolicyChange_____ANI.pdf — Mar 1, 2022 10 ∨ Results of 13 — 1 2 Next › 10 25 50 Show All P **Contacts** Role Email Phone Number Mailing Address • 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.
	4	Review document, then, if desired, select **Save** or **Print.** Quick Start Guide ① Remove your ID card and keep it in a safe location. ② Ensure your contact information is correct and up-to-date. Make any needed changes by contacting your agent. ④ Visit www.citizensfla.com/mypolicy to register for myPolicy, where you can access policy details, billing information, make payments and report a claim online. ⑤ Like Citizens Property Insurance Corporation on Facebook and follow **Citizens Is Ready** Citizens works year-

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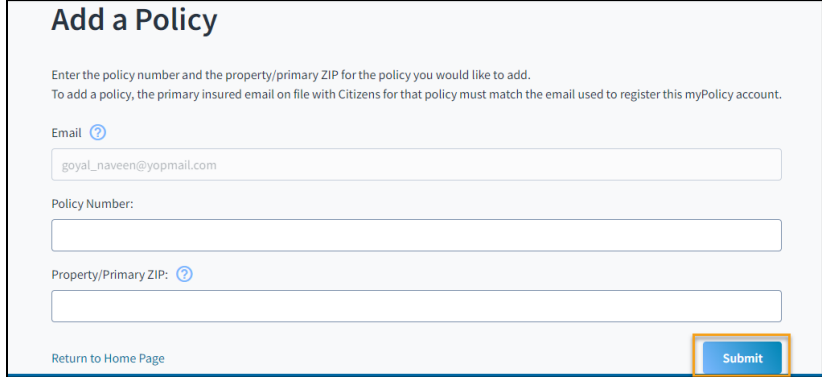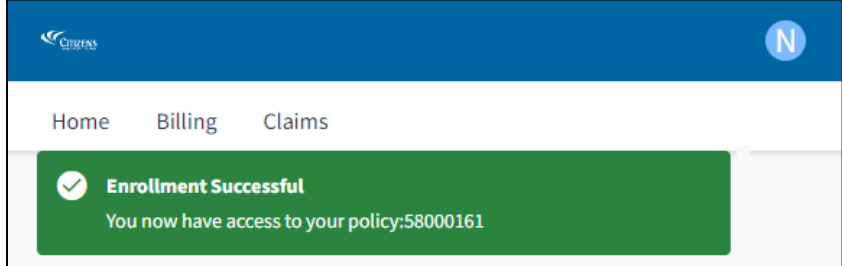## Basic Navigation, Function and Features, Continued

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 *Account Summary Home* screen, select **Add Policy**: **Result:** The *Add a Policy* 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:** *Submit* 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.

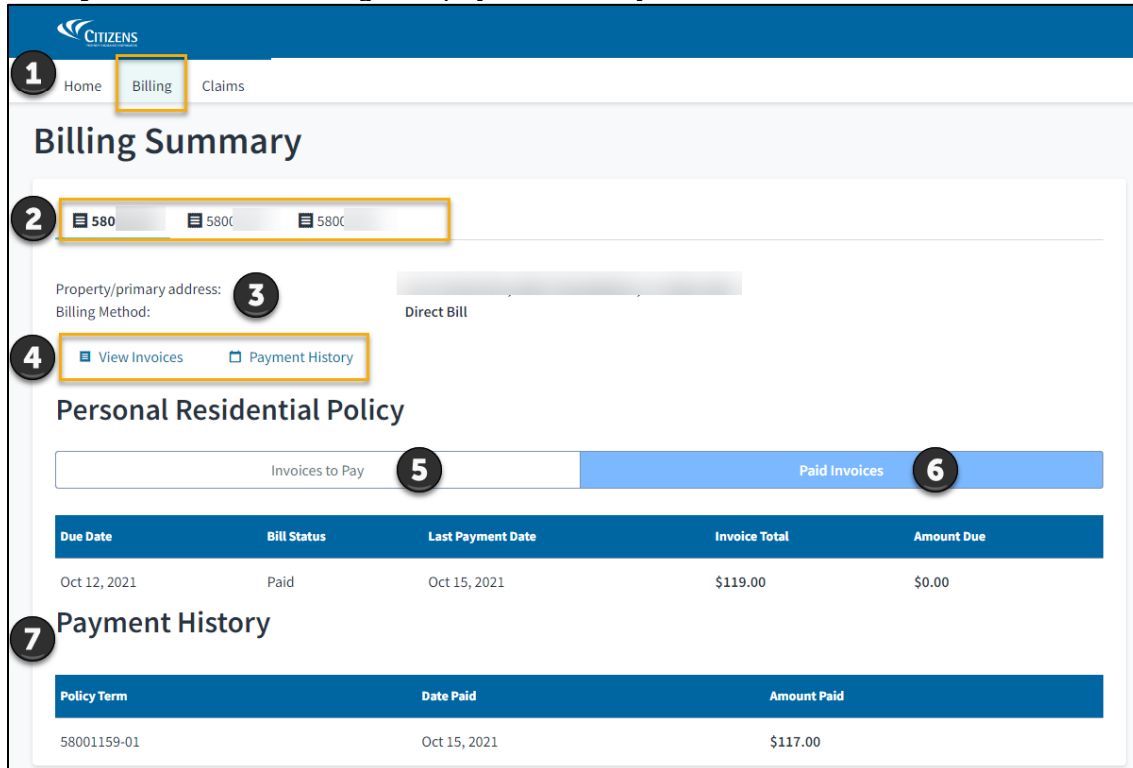## Basic Navigation, Function and Features, Continued

Adding a Policy, continued

Step	Action
3	Select **Submit.**

Result: *Enrollment Successful* message displays. Select **Home** to access the policy.

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.

#	To access	Then ...
1	*Billing Summary*	Select **Billing** at the top of the *Home* screen.
2	Policy-specific billing information	Select a policy number.
3	Selected policy's property address and billing method	Review the *Property/primary address:* and *Billing Method* section.
4	Policy invoices or to make a payment	Select **View Invoices** to advance to the *Invoices to Pay* page or **Payment History** to view past payments. *Note:* The *Make a Payment* 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.

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:
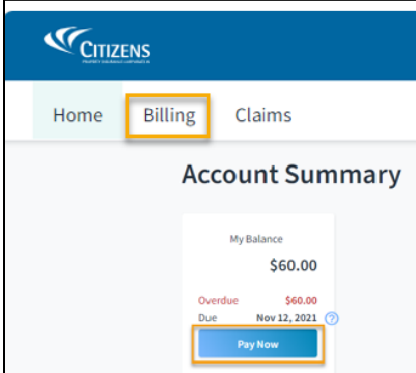- Mastercard
- Visa
- Discover

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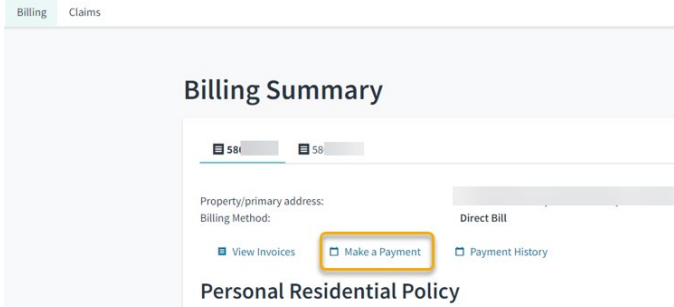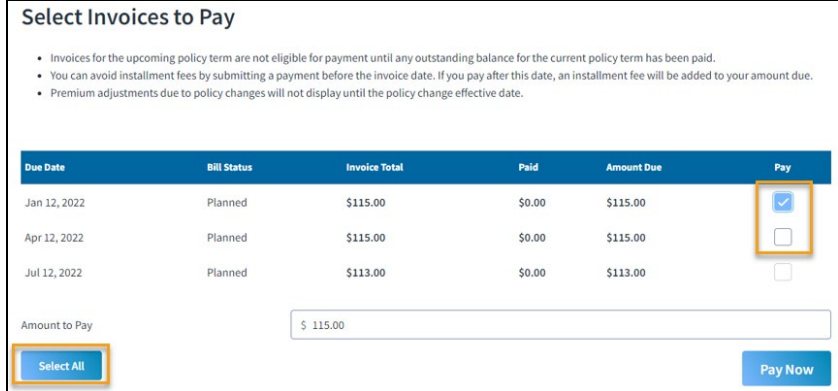
The *Pay Now* button displays on the *Account Summary* screen when there is an outstanding invoice. To make a payment:

Step	Action
1	Select **Pay Now** or **Billing** on the *Account Summary* screen. **Result:** A list of invoices display. *Note:* Renewal invoices will not display until any outstanding balance for the current policy term has been paid.

Continued on next page
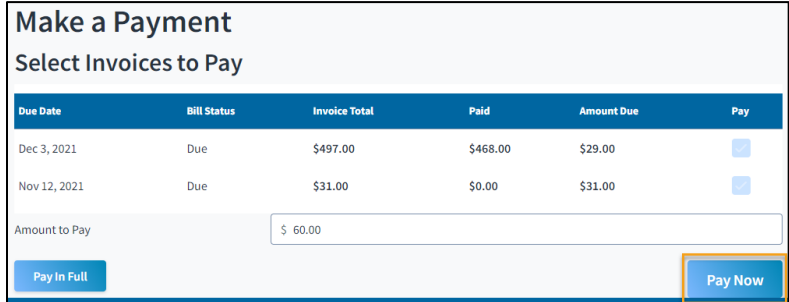
Basic Navigation, Function and Features, Continued

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. *Note:* 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 *Pay Now* icon becomes active.

Continued on next page
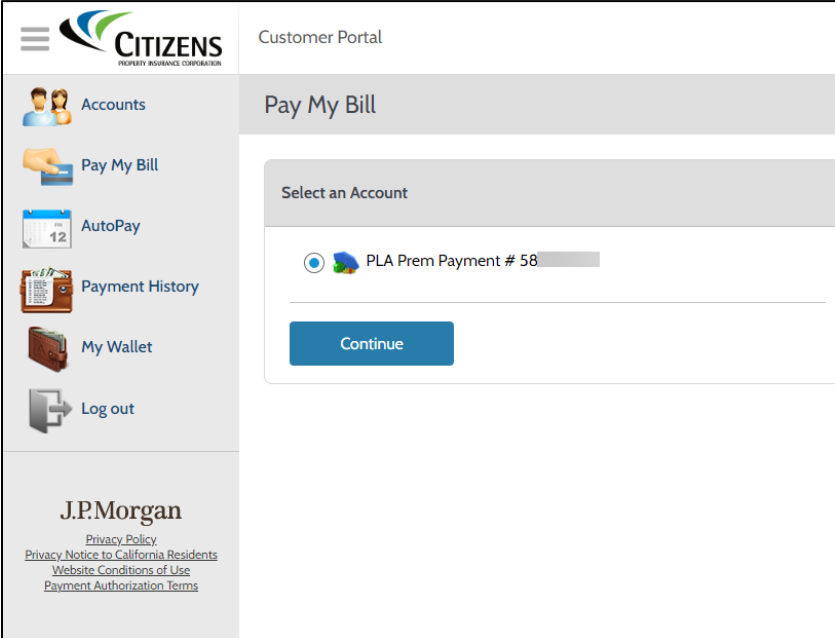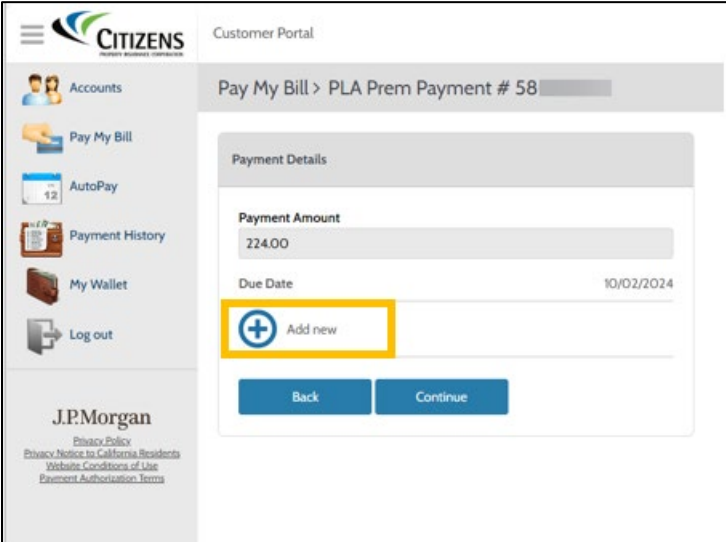
Basic Navigation, Function and Features, Continued

Making a Payment, continued

Step	Action
4	Select **Pay Now.**

Make a Payment

Select Invoices to Pay

Due Date	Bill Status	Invoice Total	Paid	Amount Due	Pay
Dec 3, 2021	Due	$497.00	$468.00	$29.00	☑
Nov 12, 2021	Due	$31.00	$0.00	$31.00	☑
Amount to Pay		$ 60.00			

Pay In Full | Pay Now

Result: The *One-Time Payment* screen will display.

Note: On Commercial Lines policies that are pending cancellation for nonpayment, the following message displays:

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.

Basic Navigation, Function and Features, Continued

Making a Payment, continued

Step	Action
5	The Customer Portal displays. Select **Continue.**
6	Select **Add New** to enter payment information.

Basic Navigation, Function and Features, Continued
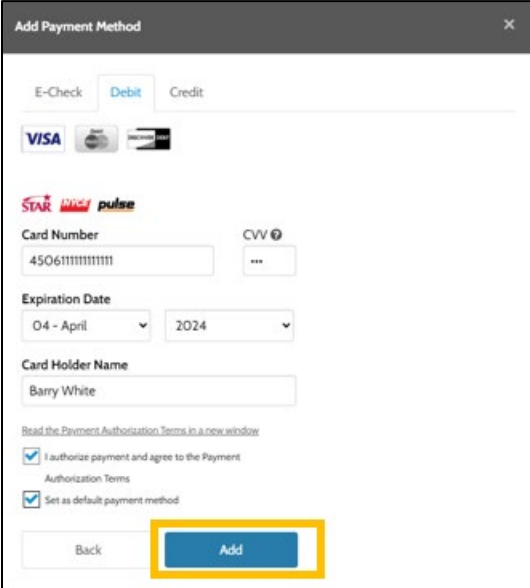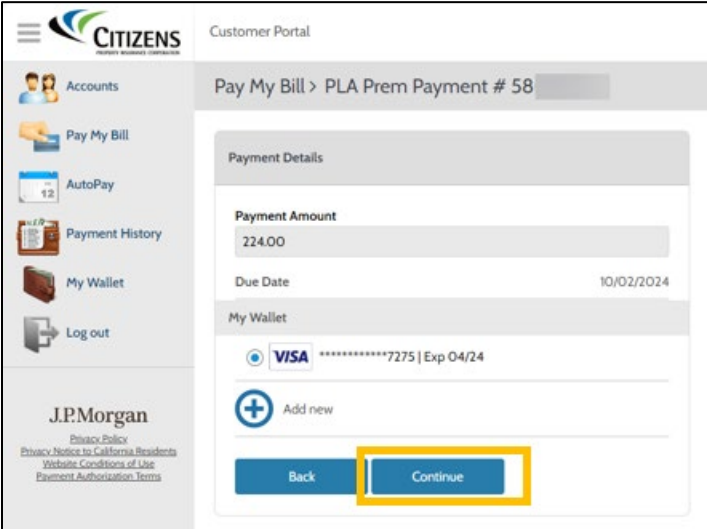
Step	Action
	Making a Payment, continued
7	Use tabs at top to select payment method.
8	Enter payment method, then authorize payment. *Note:* If *Set as default* payment method is selected, the card information will be saved to **My Wallet** for future use.

Basic Navigation, Function and Features, Continued
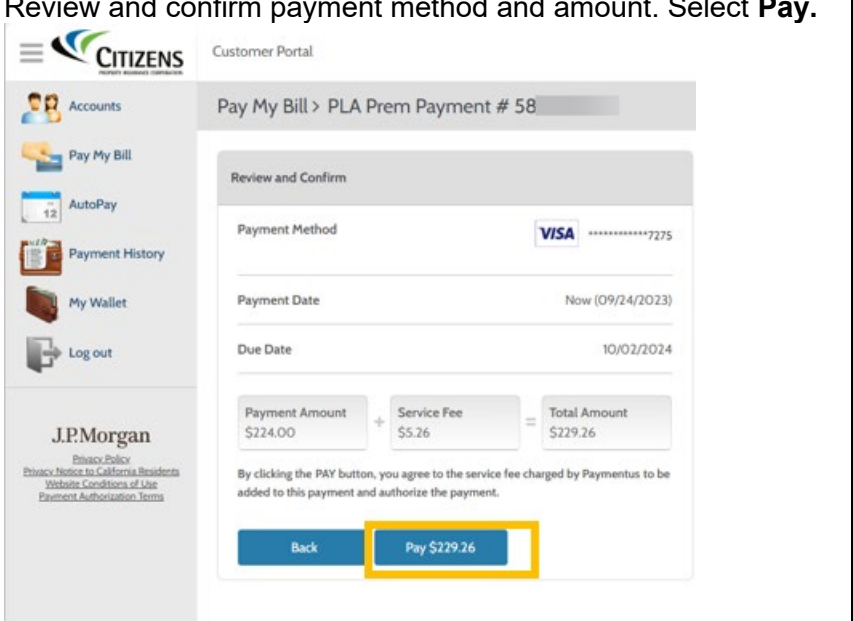
	Step	Action
Making a Payment, continued	9	Select **Add.**
	10	Select **Continue.**

Basic Navigation, Function and Features, Continued

Making a Payment, continued
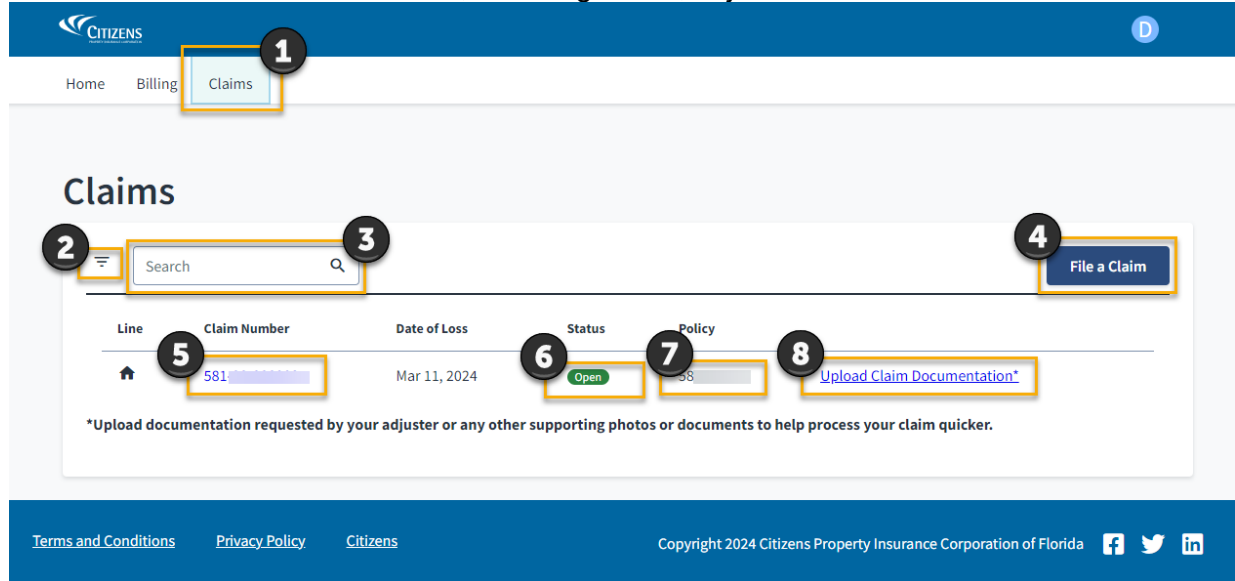
Step	Action
11	Review and confirm payment method and amount. Select **Pay.** **Result:** The payment receipt will display and can be printed. A *Payment Confirmation* email will be sent from BillPay@paymentus.com once the payment is confirmed.

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.

#	Field	Description
1	*Claims* tab	Select to access the *Claims* pages
2	*Filter Icon*	Select to filter claims by Commercial or Personal lines, both open and closed
3	*Search*	Search claims by entering a claim number
4	*File a Claim*	Select to begin the first notice of loss process
5	*Claim Number*	Select to access existing claim details and adjuster information
6	*Status*	Will display *Open* or *Closed*
7	*Policy*	Corresponding policy number
8	*Upload Claims Documentation*	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
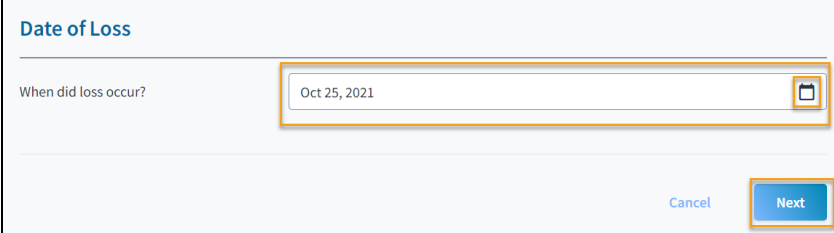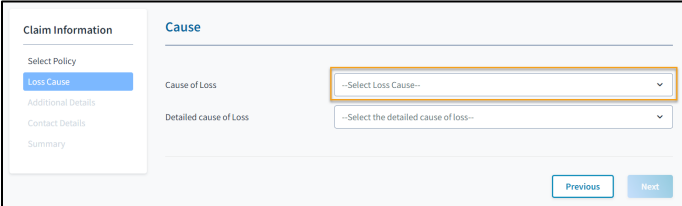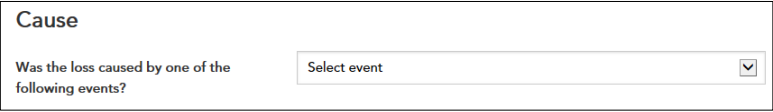
myPolicy users can submit a first notice of loss (FNOL) through myPolicy. To submit an FNOL, policyholders should log in to myPolicy, then:

Step	Action
1	From the *Account Summary* screen, select **File a Claim** from either the *Quick Links* or the *Policies* 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.

Continued on next page

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Basic Navigation, Function and Features, Continued
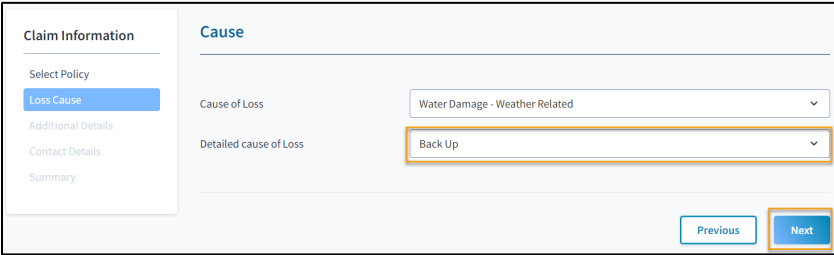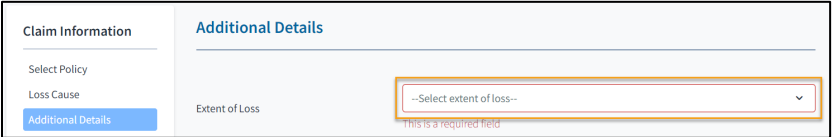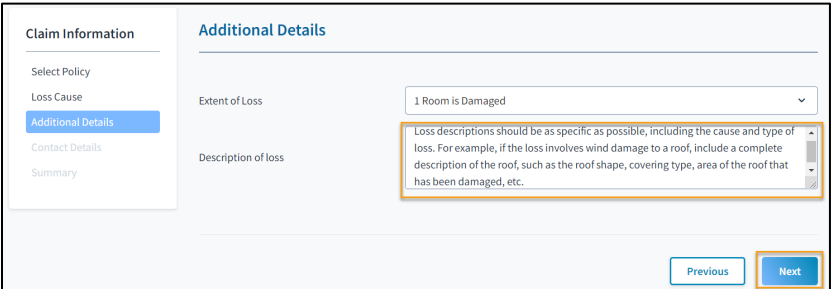
Submitting a Claim, continued	Step	Action
	3	Enter the date of loss using the calendar icon or manually using the MM/DD/YYYY format, then select **Next** to continue. **Date of Loss** When did loss occur? Oct 25, 2021 Cancel Next **Result:** The *Cause* screen displays. *Note:* If the policy was assumed 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 *New Claim Cause* 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. Claim Information **Cause** Select Policy Loss Cause Cause of Loss --Select Loss Cause-- Additional Details Contact Details Detailed cause of Loss --Select the detailed cause of loss-- Summary Previous Next *Note:* The question *Was the loss caused by one of the following events* will only display if the date of loss coincides with a catastrophic event. **Cause** Was the loss caused by one of the following events? Select event

Basic Navigation, Function and Features, Continued

Submitting a Claim, continued

Step	Action
5	Select additional details regarding the cause of loss, then select **Next.**

Claim Information

Select Policy
Loss Cause
Additional Details
Contact Details
Summary

Cause

Cause of Loss — Water Damage - Weather Related

Detailed cause of Loss — Back Up

Previous   Next

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 *Cause of Loss* and *Detailed cause of Loss.*

Step	Action
6	Select the **Extent of Loss** from the drop-down menu:

Claim Information

Select Policy
Loss Cause
Additional Details

Additional Details

Extent of Loss — --Select extent of loss--
This is a required field

Note: The options will change based on the cause of loss.

Step	Action
7	Enter a brief description of the loss, then select **Next.**

Claim Information

Select Policy
Loss Cause
Additional Details
Contact Details
Summary

Additional Details

Extent of Loss — 1 Room is Damaged

Description of loss — 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.

Previous   Next

Note: Loss descriptions should be as specific as possible, including the cause and type of loss.

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Basic Navigation, Function and Features, Continued
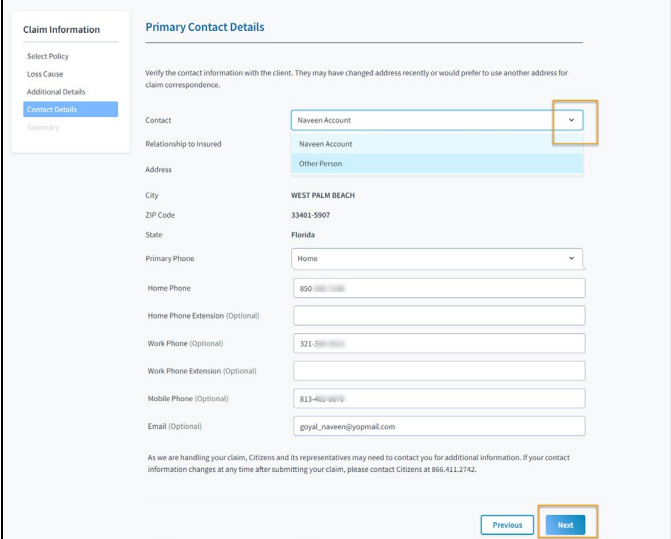
Submitting a Claim, continued

Step	Action
8	If eligible, the option to participate in the Emergency Water Removal Services program appears.
	• 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.
9	If applicable, enter any additional instructions, such as location instruction, gate codes, additional contact information, etc.
10	When all information is complete on the *New Claims Details* screen, select **Next**. **Result:** The *Policy Contact* screen displays.

Continued on next page

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Basic Navigation, Function and Features, Continued
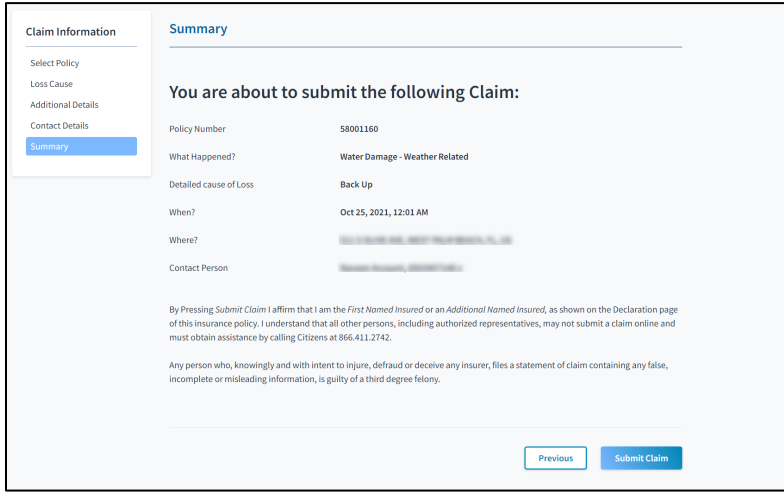
	Step	Action
Submitting a Claim, continued	11	To identify the claims adjuster who will work on the claim, complete the *Primary Contact Details* screen, then select **Next.**

Result: The *Claim Summary* screen appears.

Notes:
- To designate an existing contact (i.e., policyholder, additional named insured, etc.) select a name from the *Contact* 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.

Basic Navigation, Function and Features, Continued
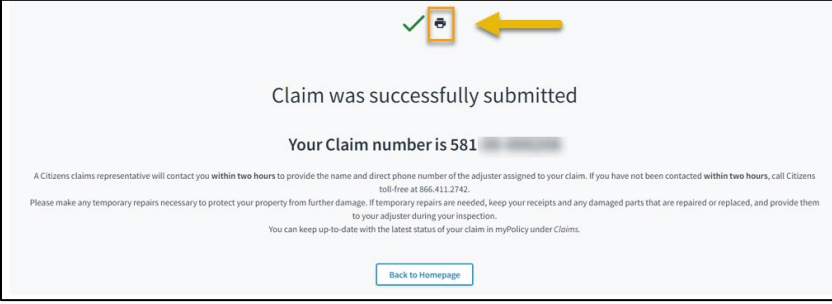
Submitting a Claim, continued

Step	Action
12	Review the information presented on the *Summary* 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?	
Contact Person	

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 *Claims Confirmation* screen appears.
Incorrect	**Previous**	Navigate back to previous screens to correct the information.

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.
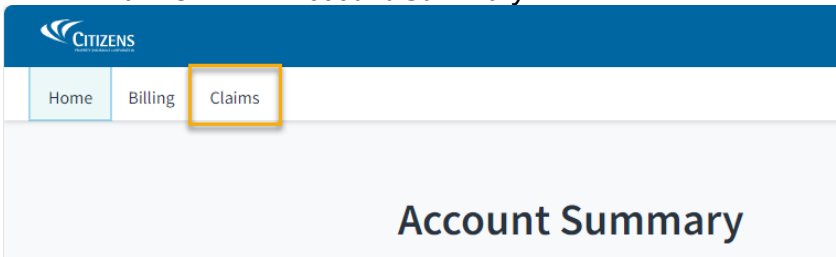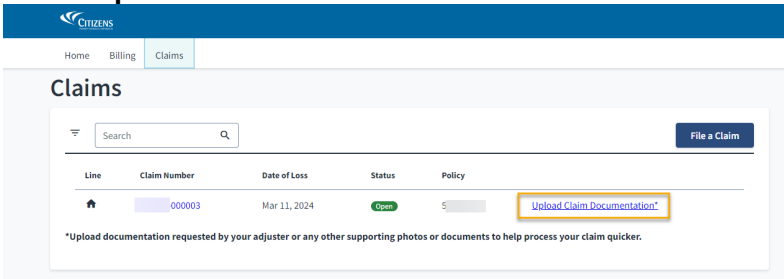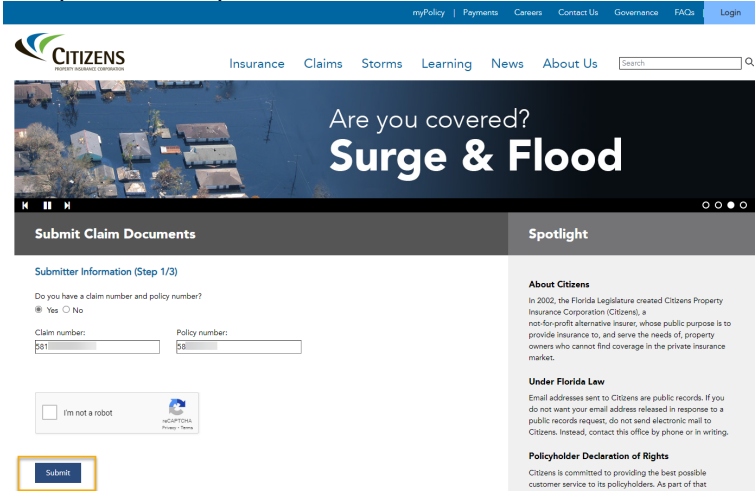
Basic Navigation, Function and Features, Continued

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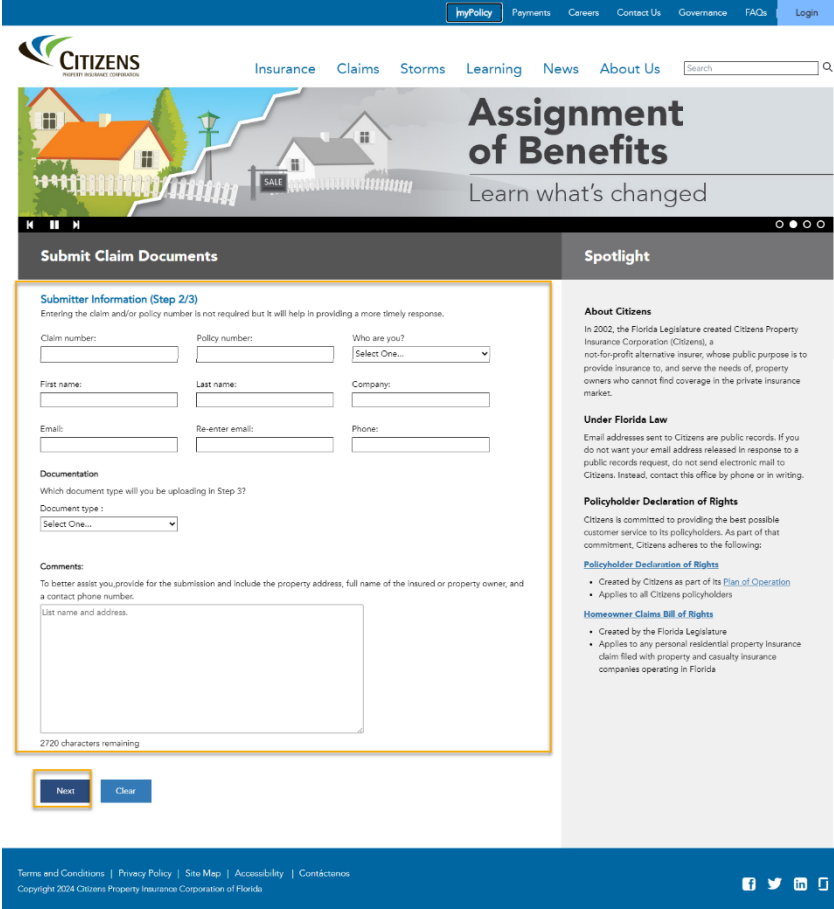
Step	Action
1	Select **Claims** on the *Account Summary* home screen.
2	Select **Upload Claims Documentation**. **Result:** You will be redirected to the Citizens website.
3	Confirm if a policy and/or claim number is available, then complete the Captcha and **Submit.**

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Basic Navigation, Function and Features, Continued
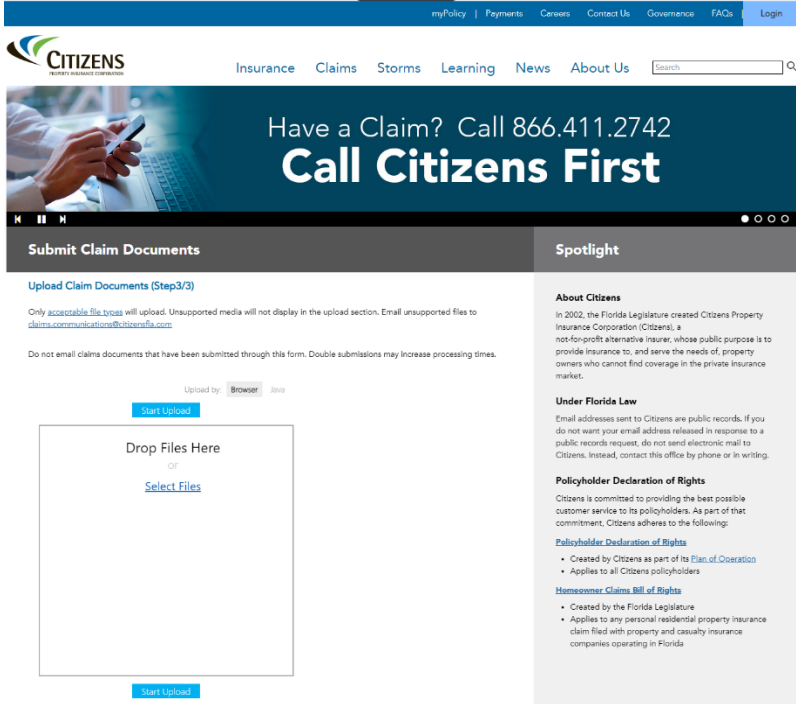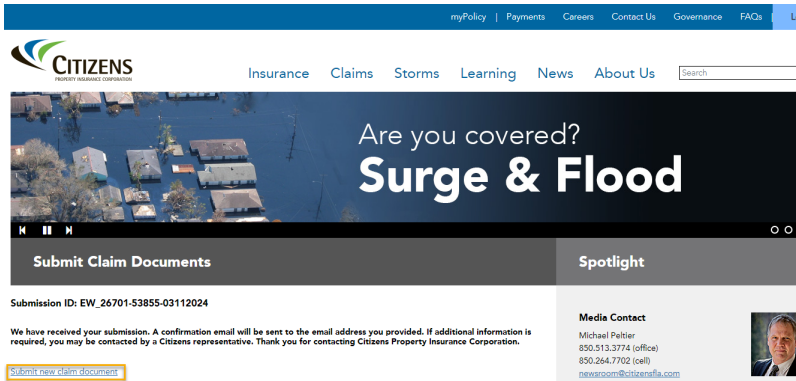
Submitting Claims Documents, continued

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

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.

Step	Action
6	If additional claims documents need to be uploaded, select **Submit new claims documents.**

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Accessing Existing Claim Information

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

To access claim information, select the **Claim Number** link from the *Claims* screen.
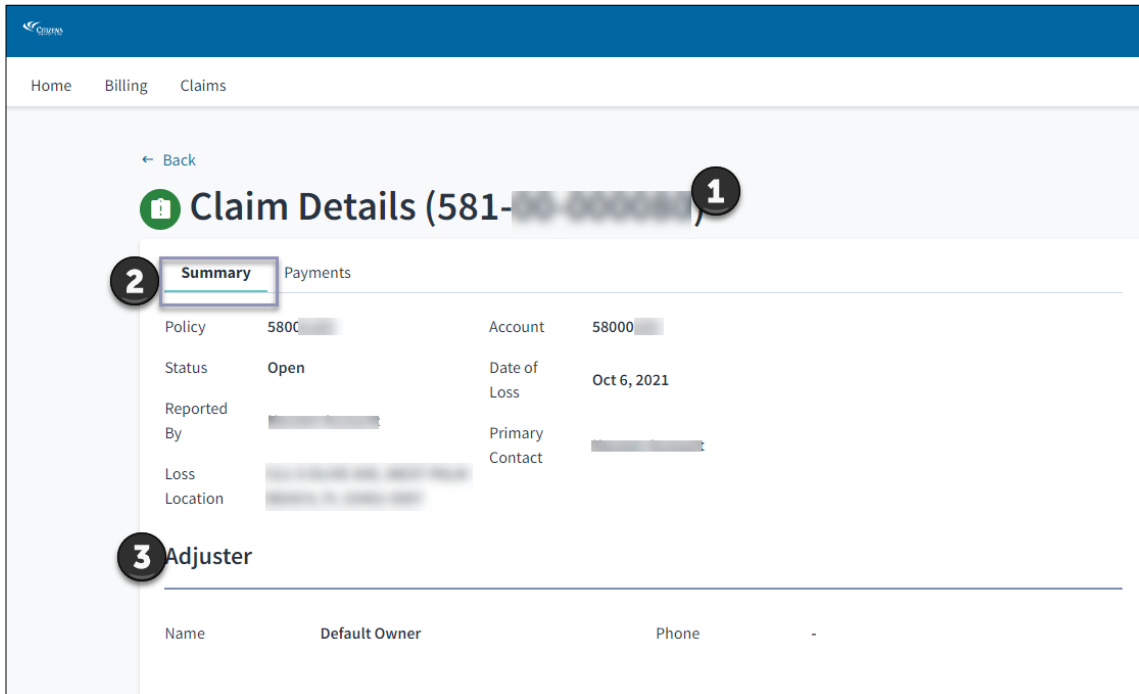
The *Claim Details* screen displays:

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

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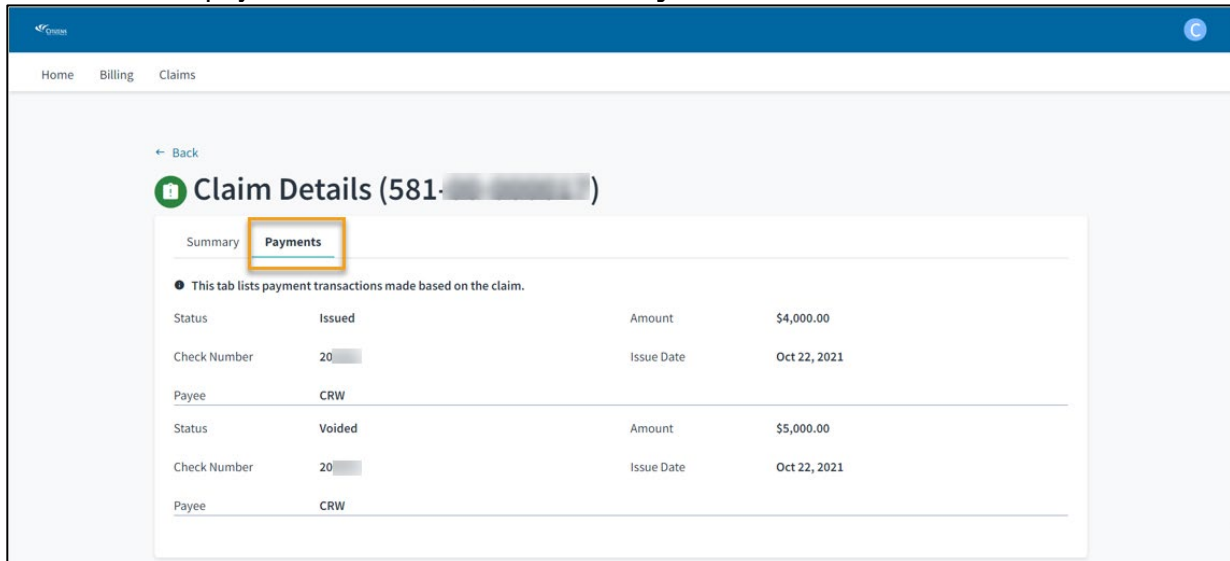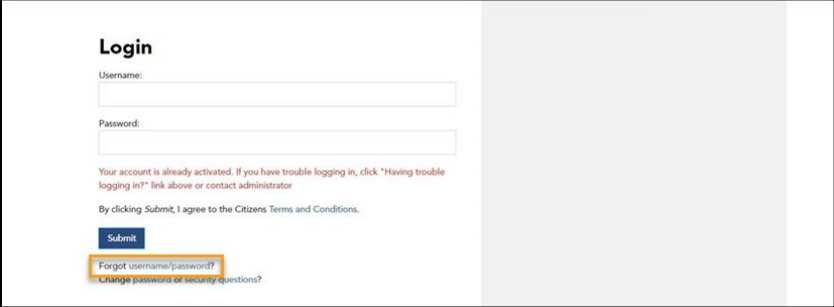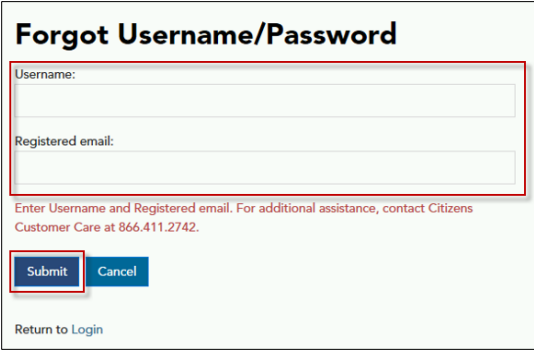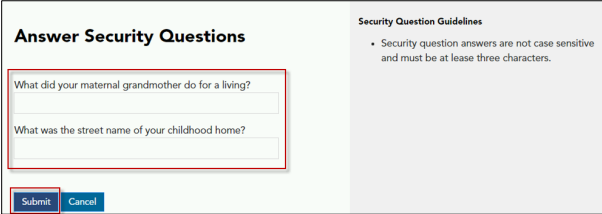
Check statuses are defined below. Policyholders with specific payment questions should contact the claim's adjuster. The adjuster's contact information is available on the *Claims Details* screen.

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

Troubleshooting and Technical Support

Account Unlock and Password Reset
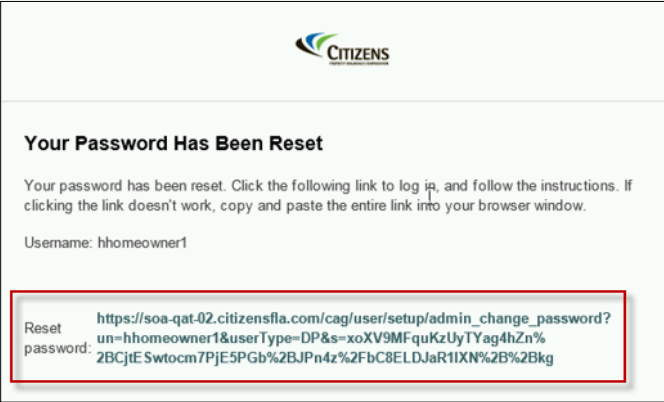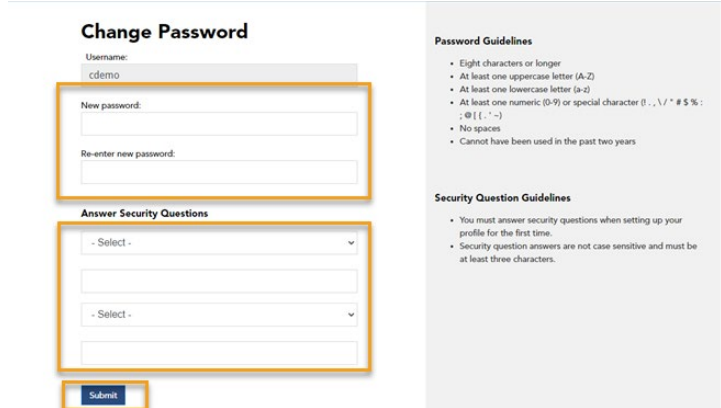
myPolicy accounts are locked after the policyholder enters three incorrect passwords in succession. To unlock the account, the password must be reset.

Step	Action
1	Access the myPolicy *Login* page, then select **Forgot username/password?** **Login** Username: Password: Your account is already activated. If you have trouble logging in, click "Having trouble logging in?" link above or contact administrator By clicking *Submit*, I agree to the Citizens Terms and Conditions. Submit Forgot username/password? Change password or security questions? **Result:** The *Forgot Username/Password* page appears.
2	Enter the username and registered email address, then select **Submit**: **Forgot Username/Password** Username: Registered email: Enter Username and Registered email. For additional assistance, contact Citizens Customer Care at 866.411.2742. Submit Cancel Return to Login **Result:** The *Answer Security Questions* page appears.
3	Answer the security questions and select **Submit**: **Answer Security Questions** Security Question Guidelines • Security question answers are not case sensitive and must be at lease three characters. What did your maternal grandmother do for a living? What was the street name of your childhood home? Submit Cancel **Result:** Citizens sends a password reset email to the registered email address.

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CITIZENS
PROPERTY INSURANCE CORPORATION

myPolicy

Guide
Personal and
Commercial Lines

Troubleshooting and Technical Support, Continued

Account Unlock and Password Reset, continued

Step	Action
4	Select the **Reset Password** link in the email: **CITIZENS** **Your Password Has Been Reset** Your password has been reset. Click the following link to log in, and follow the instructions. If clicking the link doesn't work, copy and paste the entire link into your browser window. Username: hhomeowner1 Reset password: https://soa-qat-02.citizensfla.com/cag/user/setup/admin_change_password?un=hhomeowner1&userType=DP&s=xoXV9MFquKzUyTYag4hZn%2BCjtESwtocm7PjE5PGb%2BJPn4z%2FbC8ELDJaR1IXN%2B%2Bkg **Result**: The *Change Password* page appears.
5	Create a new password, answer security questions, then select **Submit**: **Change Password** Username: cdemo New password: Re-enter new password: **Answer Security Questions** - Select - - Select - Submit **Password Guidelines** • Eight characters or longer • At least one uppercase letter (A-Z) • At least one lowercase letter (a-z) • At least one numeric (0-9) or special character (! . , \ / * # $ % : ; @ [{ . ` ~) • No spaces • Cannot have been used in the past two years **Security Question Guidelines** • You must answer security questions when setting up your profile for the first time. • Security question answers are not case sensitive and must be at least three characters. **Result:** The password has been changed and the account is now unlocked. *Notes:* • The new password must contain a number or a special character. If the password includes both, the system will not accept it. • The security question answers are not case sensitive.

Continued on next page

Troubleshooting and Technical Support, Continued

Internal Citizens Staff: Additional Customer Assistance

Internal Customer Care staff can access *CAG Search* and/or PolicyCenter *Account History* after proper caller authentication to:

- Determine if and/or when the *Citizens Account Registration Confirmation* email was sent.
- Resend the confirmation email
- Confirm policyholder's username

CAG Search User

After confirming the policyholder's contact information, enter their email address in the **CAG Search User** field, then select **Search.**

- The policyholder's username will display if search results are returned.
- Registered policyholders will have *mP* and *Web* indicators. To resend the confirmation email, select **Resend email.**

Internal Citizens staff should refer to the Account Unlock, Password Reset and Updating Email Addresses job aid for further instructions.

PolicyCenter History

If a policyholder does not receive the *Citizens Account Registration* email and/or the option to resend is not available in the *CAG User Search*, 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

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.