

## Hurricane Deductible

Your Hurricane deductible is the amount of covered hurricane damages for which you are responsible after a hurricane loss. This deductible must be exceeded before Citizens will pay for covered hurricane damage under your policy. The Hurricane deductible is generally a higher dollar amount than other policy deductibles and is based on a percentage of your Coverage A. Homes with Coverage A limits less than \$100,000 may have a set dollar amount Hurricane deductible.

The Hurricane deductible is applied on a calendar-year basis. This means that, once the amount of covered hurricane loss in a calendar year (i.e., January through December) exceeds your Hurricane deductible amount, the Hurricane deductible amount is satisfied. Any subsequent occurrences of hurricane loss in the same year then will be subject to your policy's All Other Perils deductible.

You may want to report your loss even if you do not believe the loss will exceed your Hurricane deductible because the amount you pay would apply toward your calendar-year Hurricane deductible, reducing your cost for any subsequent hurricane that year.



Call Citizens First  
**866.411.2742**

**Report your claim online via  
myPolicy at [citizensfla.com](http://citizensfla.com)**

24 hours a day, seven days a week

*This brochure is for informational purposes.  
In the event of any inconsistency between this  
brochure and your insurance policy, the terms  
of the insurance policy control.*

La versión en español está disponible en  
<https://www.citizensfla.com/brochures>.

### Examples of Hurricane Deductible Calculations for a Home Insured for \$200,000 (Coverage A)

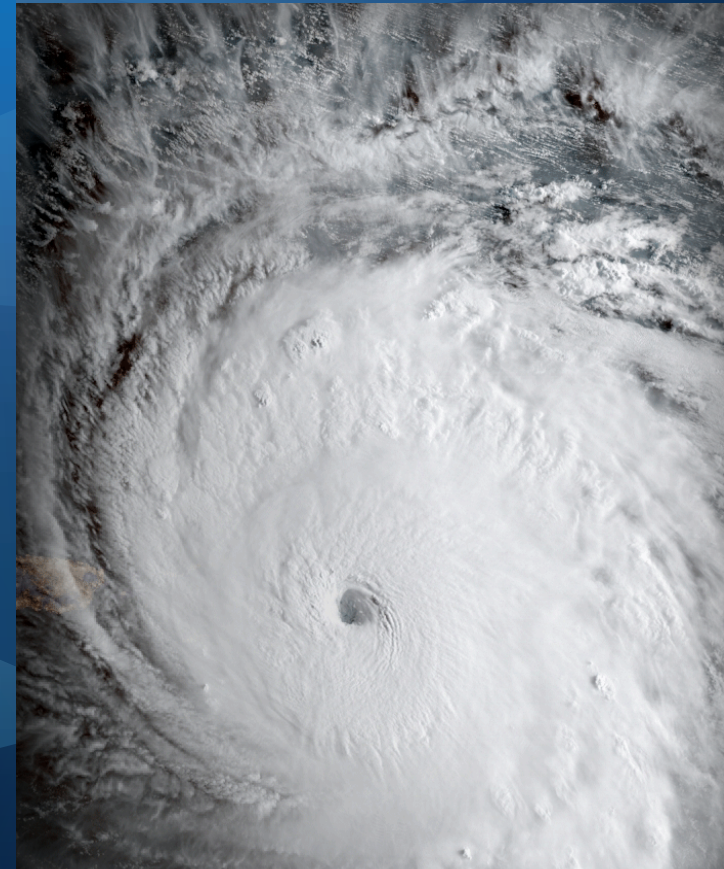
Percentage	Amount
2%	\$4,000
5%	\$10,000
10%	\$20,000

For additional information about Citizens deductibles, visit [www.citizensfla.com/deductibles](http://www.citizensfla.com/deductibles).



**Citizens Property Insurance Corporation**  
866.411.2742  
[www.citizensfla.com](http://www.citizensfla.com)

# Hurricane Coverage: What You Need To Know



# Am I Covered?

## Roof/Structural Damage

Covered under most circumstances

## Open Enclosures (screened, aluminum, glass, etc.)

Typically not covered

## Permanent Detached Structures

May be covered if you purchased Coverage B on your policy

## Fences

Covered depending on the type of loss

## Hotel Expenses

Covered under *Additional Living Expenses* or *Civil Authority*

## Theft

Covered unless the home is vacant. Burglary or theft after a storm is a separate loss

## Tree Removal

Covered if a tree falls on and damages your dwelling and/or other insured structures:

Covered up to \$500 (Homeowners policy providing multiple perils coverage)

Covered up to \$1,000 (Homeowners policy providing only Hurricane and Wind-Only coverage)

*\*Note: All coverages, unless otherwise noted in your policy, are subject to your deductible. Coverages for detached structures (Coverage B) and personal property (Coverage C) are optional, and coverage is available only if purchased. Some coverages are not available under some types of insurance policies. Policy conditions and limitations apply. Refer to your policy for your specific coverage information.*