

Are you ready for Storm Season 2007?

Talk with your agent and review your insurance policy now ... before the storm.

- Make sure your insurance coverage matches the value of your home.
- Consider purchasing additional coverage, such as flood insurance, which is not covered under your Citizens policy. You can purchase it through the National Flood Insurance Program.
- Review your annual hurricane deductible, which is typically 2-5% of the insured value of your home.
- Check to see if you have actual cash value or replacement coverage for your belongings. Actual cash value coverage pays only the depreciated value of your property.
- Verify that your policy information is correct. Make sure your mortgage company information accurately appears on your policy.
- Keep your policy documents safe. Place copies of your policy in your safe deposit box or leave them with an out-of-town relative.

If disaster strikes, call our 24/7 claims reporting hotline at:

1-866-411-2742

- Take photos of damages.
- Make temporary repairs to protect your property against further loss.
- Keep all receipts and contractor estimates to give to your adjuster.
- Have your current mortgage information. This will assist Citizens in processing your loss payment check accurately and avoid delays.



Visit us online at
www.citizensfla.com



Carrying Florida
Through the Storm

EASY STEPS
TO
PROTECT YOUR HOME
AND
REDUCE YOUR PREMIUM



How to Reduce Your Premium

Description: 2001 Florida Building Code (FBC)
Discount: Up to 45%

You are entitled to a premium credit of up to 45% if your home was built on or after January 1, 2002. Homes built prior to 2002 with an updated roof meeting this building standard are also eligible for this credit.

ROOF CONSTRUCTION CREDITS

Description: Roof Deck Attachment
Discount: Up to 5%

- Roof sheathing attached by 8d nails or screws; or
- Dimensional lumber (tongue and groove)

Description: Roof Covering
Discount: Up to 5%

- FBC equivalent asphalt shingles
- FBC clay tiles
- Concrete tiles

Description: Roof to Wall Connectors
Discount: Up to 18%

- Clips
- Single or double wraps

If your home qualifies for the Florida Building Code discount, roof construction credits are already applied. However, a Hip roof and opening protection devices can add to your overall premium credits.

The discounts shown are the maximum for any one qualified credit. You may qualify for multiple credits, however the total may be lower than the maximum for each discount.

OTHER CREDITS

Description: Roof Shape
Discount: Up to 23%

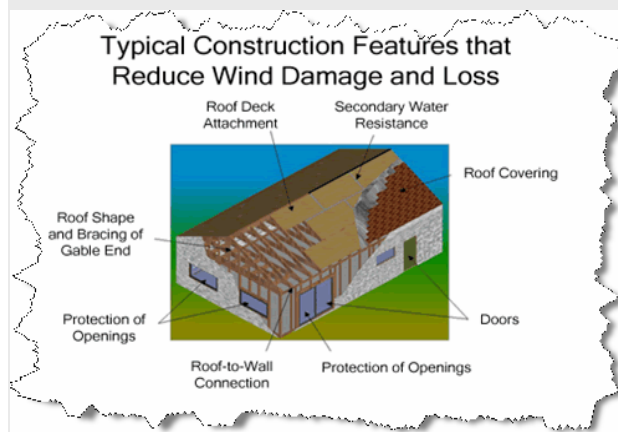
Hip Roof - A roof that is sloped on all four sides like a pyramid.

Description: Opening Protection:
Discount: Up to 5%

- Shutters
- Special Impact Resistant Windows and Doors

Note: Dade and Broward counties are eligible for an Opening Protection credit if the dwelling was built in 1996 or later and documentation is provided that validates the year of construction.

Mitigation premium discounts are applied only to the "wind" portion of your insurance premium. Documentation is required before any credits are applied and the cost of any required certification of improvements is the homeowner's responsibility.



Your agent is best prepared to assist you in determining which mitigation credits and discounts you may be eligible for. Check with your agent for certification forms and an estimate of savings.

MOST COMMON ROOF TYPES:

Hip Roof



Gable Roof

Recommended Resources to Help Homeowners Strengthen Their Homes

To learn more about windstorm construction features and possibly determine if your home contains any of these features, we recommend the following resources:

- Florida Alliance for Safe Homes (FLASH)
www.flash.org
- Blueprint for Safety
www.blueprintforsafety.org

We recommend you visit these destinations on the Blueprint for Safety Web site:

- "Wind Basics"
- "Wind Protection"
- "Wind Retrofit"

- The Institute for Business & Home Safety
www.ibhs.org

We recommend you visit these destinations on the IBHS Web site:

- "S" Marks the Spot (part of the IBHS Hurricane Protection Series)
- "Keep Wind and Water Out"
- "Rebuilding After a Hurricane"
- My Safe Florida Home
www.mysafefloridahome.com