



Keep this brochure in a secure but accessible location where you store your other important papers such as your insurance policy forms and photos you've taken of your property.

Our Claims Performance Promise

At Citizens, *Our policy is performance.*™ This promise drives everything we do for you. It's our commitment to deliver the highest level of service excellence through:

Access: You'll be able to reach us 24/7 for your convenience in reporting claims at 1-800-628-0250 or go to www.hanover.com.

Clarity: From the first moment you call, our dedicated Claims Professionals will begin working immediately on your claim. We are committed to providing you with a clear and understandable explanation of the claims process so you can confidently work with your adjuster and contractors.

Speed: We are able to quickly and consistently provide you with the most responsive service by working with local adjusters and establishing various programs with contractors and vendors such as our [Water Damage Loss Mitigation Program](#).

Quality: We strive to meet your needs and deliver the highest level of customer satisfaction to you during the restoration of your home and property. We continuously monitor our service to you and listen to your feedback through our [Customer Service Survey Program](#).

Benefits of Citizens' Claims Service

Citizens is well-known for its outstanding customer satisfaction. Our staff is well-trained and experienced, ready to reassure you and carefully guide you through the claims process.

Following a loss, you can count on us to provide fast and accurate service as we assess the cost to repair or replace your damaged items.

Policies are underwritten by the Citizens Insurance Company of America and/or Citizens Insurance Company of the Midwest. Citizens Insurance Company of America and Citizens Insurance Company of the Midwest are companies of The Hanover Insurance Group. The Hanover Insurance Group family of companies is a leading regional provider of property and casualty products for individuals, their families, and businesses.

This document offers a brief description of coverages and programs. Actual coverages may vary by state. Options and credits are not available in all states. For exact terms, conditions, exclusions and limitations, please refer to your policy or contact your Citizens Insurance Company of America Agent.

Citizens Insurance, The Hanover Insurance Group with Eagle icon and "Our policy is performance" are trademarks of The Hanover Insurance Group, Inc.



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www.Hanover.com



What To Do After A Homeowner's Loss

We're Here to Help You

For most of us, our home is our refuge, our castle and most important investment. So when something unexpected happens and you experience a homeowner's loss, the responsive claims service team at Citizens is ready to help you during this difficult period.

In The Event of a Claim:

- Call the police or fire department
- Prevent further damage by making temporary repairs, if safe to do so
- Call Citizens at 1-800-628-0250 or go to www.hanover.com and we will notify your Agent
- Secure all damaged property so a claim adjuster can inspect it
- Maintain all receipts for repairs or extra living expenses
- Collect all photos that document your insured items

Call Citizens at
1-800-628-0250
or go to www.hanover.com



Call Citizens at
1-800-628-0250
or go to www.hanover.com
to report damages to your home.

Minimizing Your Loss

There are a few things you can do to help control the severity of your loss.

Prevent further damage if safe to do so.

- In the event of water damage, call Citizens at 1-800-628-0250 for referral to a service contractor who can begin water clean-up/drying work
- Use a tarp or otherwise secure building damages to prevent further damage
- Call a professional to board up any exposed openings
- Call a plumber if pipes are leaking and have the leaks stopped
- Make the damaged items available to the Claims adjuster; do not discard items that may have caused the damage

Working with Your Adjuster

The Adjuster's Role

Insurance adjusters assess the extent of damage to your home and contents and estimate the cost to restore them, if possible, to their previous condition. They will guide you through the Claims adjustment process and explain your policy coverages to you.

Evaluating Damages to Buildings and Contents

The adjuster will work with you to verify the extent of the damage. You will be able to expedite the process by providing the adjuster with an inventory of the damaged or stolen items. The adjuster will determine the cost of replacing your items on the basis of like, kind and quality and work to resolve your claim in a timely manner.

Repairs Through The Select Contractor Network

In many cases, home repairs will be necessary. Finding a reputable contractor can be challenging when you need repairs fast, so Citizens will recommend the services of contractors in our Select Contractor Network who are known to provide excellent results.

- Licensed professional contractors
- Contractors specializing in water damage mitigation
- 24-hour service
- One-year warranty on the contractor's work

Recovering Your Deductible

When others are responsible for the damage related to a claim, we may be able to recover payments for your loss (including your policy deductible). In order to increase the likelihood of damage recovery:

- Save the damaged items, appliances and related parts (i.e.: washing machine hoses and plumbing items)
- Maintain information regarding any company/person who performed work on your home (including the associated contracts, invoices, and contact information)
- Report the loss to us immediately at 1-800-628-0250 or go to www.hanover.com after the loss occurs

What to Think About Before a Loss

Always check your policy to be sure your coverage is adequate to replace the items of greatest value to you. The policy limits that were adequate for you a few years ago may no longer provide the necessary level of coverage. It may be time to update your policy if:

- You made significant improvements and betterments to the interior/exterior of your home
- The value of your personal property has changed dramatically
- You have structures like detached garages, fences, barns, sheds and pools*

* Standard policy provides 10% of your dwelling limit (Coverage A)

Protecting Your Valuable Items

Fine Arts and Collectibles

Your homeowners policy may not fully cover your high-value items. Check your policy to see what your coverage limits are for items like:

- Jewelry
- Collectibles
- Some sporting equipment
- Fine arts
- Firearms

If the value of such property exceeds your policy limits, it would be wise to consider "Scheduled Items" coverage. "Scheduled Items" are valuable items you own that are specifically listed on your policy with associated coverage limits. Your Agent can help you determine if your coverage strategy should include scheduled items.



Recreational Vehicles

Recreation vehicles are not normally included in your homeowner's policy coverage; they must be specifically added to your policy. Recreational vehicles are:

- Boats*
- Trailers*
- Golf carts
- Snowmobiles
- Jet-skis
- ATVs

* Homeowner's Policy provides limited coverage for boats and trailers

Please detach this card and place in your wallet for convenient reference.



Citizens Insurance Company of America

To report
a claim:
(24 hours/7 days a week)

Call 1-800-628-0250
or go to www.hanover.com

Auto Policy Number: _____
Homeowner Policy Number: _____

Please write your policy numbers above for your convenience and ease of claim reporting. Keep this card in your wallet.

Our policy is performance.™

What You Can Do to Prevent a Loss.

- A properly maintained home is a safer home—perform regular, periodic maintenance and safety inspections of your:
 - Furnace
 - Roof
 - Plumbing
 - Smoke and fire alarms—check batteries
 - Air Conditioning
 - Electrical
 - Alarm service backed up
- Install a back-up system for your sump pump to protect from power outages or mechanical failures
- Document your personal property with:
 - Photos
 - Inventory
 - Videotape
 - Receipts

It's always a good idea to store these items off-site (i.e., a safety deposit box)

- If you have a seasonal home, exterior faucets, or plan to be away for an extended time during cold weather, winterize your plumbing by:
 - Maintaining heat
 - Shutting off and draining water
 - Insulating pipes

Asking a neighbor to check on your property in your absence is always a good idea.