

As a valued Citizens customer, Citizens would like to make you aware of a change to Florida law that may affect any future claims you might have if you file a claim and sign an assignment of benefits (AOB) contract. No action is necessary on your part.

The Florida Legislature recently enacted legislation aimed at bringing more transparency to the AOB process. An AOB contract is between you, the policyholder, and a third-party contractor, such as a roofer, water mitigation company or repair company.

An AOB contract (referred to in the law as an assignment agreement) gives your policyholder rights and benefits to the contractor (your *assignee*) for the purpose of repairing your property and resolving your claim with Citizens. Under an AOB contract, your assignee can submit your claim, receive payments for your claim directly from Citizens and even file a lawsuit on your behalf without your knowledge.

Effective July 1, 2019, an AOB contract must contain a provision requiring your assignee to submit a copy of the signed contract for post-loss benefits to Citizens within three days of the contract being executed or work beginning, whichever is earlier. Your assignee can submit a copy using either of the following methods:

- Mail or deliver to Citizens' designated address, which is specified on your policy *Declarations* page:

Citizens Property Insurance Corporation  
301 W Bay St  
Jacksonville, FL 32202

- Submit electronically. Instructions for submission are available on [www.citizensfla.com/aob](http://www.citizensfla.com/aob).

This notice is provided for informational purposes only. If you have additional questions, call our Customer Care Center at 866.411.2742, Monday-Friday from 8 a.m.-5:30 p.m., or email us using the *Contact Us* feature at the top of every website page at [www.citizensfla.com](http://www.citizensfla.com).

Thank you for being a valued Citizens customer.

## Before You Sign

The choice of whether or not to sign an AOB agreement is entirely your own. If you choose to sign an AOB contract, however, be aware of the following:

- You still must allow Citizens to inspect the damages.
- You give up the right to manage your claim and ensure it is resolved timely and to your complete satisfaction.
- You have limited recourse if your contractor misrepresents your claim.
- In most cases, you cannot withhold payment of applicable deductibles if you are unhappy with the work performed.
- If you rescind your AOB contract, you must pay for any contracted work that is performed before the agreement is rescinded.
- You cannot comparison shop for better quality or price.

For more information about AOB, visit [www.citizensfla.com/aob](http://www.citizensfla.com/aob).