

CITIZENS PROPERTY INSURANCE CORPORATION  
P.O. BOX 19700  
JACKSONVILLE, FL 32245-9700

TELEPHONE: (866) 411-2742 FAX: (888) 392-6739



January 31, 2023

[REDACTED]

MIAMI, FL 33176

RE: Policyholder: [REDACTED]  
Citizens Claim Number: [REDACTED]  
Citizens Policy Number: [REDACTED]  
Date of Loss: 12/19/2022  
Cause of Loss: Water Damage – Non-Weather Related  
Insured Location: [REDACTED]  
VERO BEACH, FL 32960-3076

Dear [REDACTED]

This is a follow-up letter to our letter(s) on January 22, 2023 regarding the claim referenced above.

Again, we are requesting the information needed from you in the investigation of your client's claim. That information is due to us on February 7, 2023. Currently, we have not received any response from you and your client to our previous request. Attached to this letter is a copy of the previous letter, which lists all requested items. We will allow you additional time to reply to our request. Forward the requested items to us so we can proceed with our investigation. Additional items needed in addition to the aforementioned in the first letter are as follows:

- Receipts for the rental or purchase of the equipment used to clean and service the drain to include any photos of the equipment or tools rented or purchased to service the drain line as it relates to this claim.
- Receipt/s, photos, contractors name and contact information from the contractor that painted the kitchen cabinets.
- The Full Home Inspection performed at the time of your client's purchase of the insured property.
- Allow for the inspection of the property by any experts we may assign.



Failure to comply with this request may jeopardize your client's coverage for this loss. Please refer to your client's policy for a complete list of your client's ***Duties In The Event Of Loss Or Damage*** in the ***Loss Conditions*** section, which outlines your client's requirement to provide this requested information.

Please understand that Citizens willingness to investigate this claim does not constitute a waiver of any rights under the policy. Please do not construe this letter or any act or failure to act on the part of Citizens or any agent or representative of Citizens as a waiver of any rights or defenses available to it by contract or at law, as all such rights and defenses are hereby specifically reserved, nor does Citizens waive any of your duties after loss as defined by the policy and listed above.

If you should have any additional questions or concerns, please contact me at the phone number shown below. I look forward to receiving the information referenced above and appreciate this opportunity to work with you toward the resolution of this claim.

Sincerely,

Daniel Zevetchin  
Contingent Worker assigned to Citizens  
Florida Adjuster's License: W145175  
Citizens Property Insurance Corporation  
(888) 621-9910 Ext. 53351  
[Claims.Communications@citizensfla.com](mailto:Claims.Communications@citizensfla.com)

Enclosures: First Request for Information Letter

Cc: 

**As the preferred method of submitting claims-related documents, for our review, please attach them to an email and send to [claims.communications@citizensfla.com](mailto:claims.communications@citizensfla.com). In the *Subject Line*, please identify the claim number and the policyholder's name.**

*In the event of any inconsistency between this document, including any enclosures, and your insurance policy, the terms of the policy control.*

*Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree. F.S. 817.234*

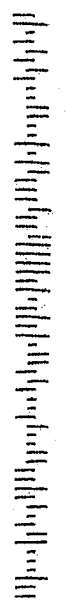
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Zip 32216  
\$ 00.507  
03/29/2023

PRSR1 FIRST-CLASS MAIL



Important Information - Open Immediately

15 APRIL 2023



**CITIZENS**  
PROPERTY INSURANCE CORPORATION

301 W. Bay St., Ste 1300  
Jacksonville, FL 32202-5142  
[www.citizensfla.com](http://www.citizensfla.com)

CITIZENS PROPERTY INSURANCE CORPORATION  
P.O. Box 19700  
JACKSONVILLE, FLORIDA 32245-9700



TELEPHONE: 866.411.2742 FAX: 888.392.6739

January 6, 2023

[REDACTED]  
South Miami, FL 33143

RE: Citizens Policyholder: [REDACTED]  
Citizens Claim Number: [REDACTED]  
Citizens Policy Number: [REDACTED]  
Date of Loss: 06/04/2022  
Cause of Loss: Wind - Other  
Insured Location: [REDACTED]  
Miami, FL 33125

Dear [REDACTED]

As you are aware, Citizens Property Insurance Corporation (Citizens) has made multiple requests for an inspection of the property which is the subject matter of the above referenced wind damage claim as well as requested documents and records needed to assist us in the adjustment of your clients claim. We listed the information we required in our letter(s) of December 21, 2022 as well as our scheduling attempts which have been ongoing since June 14, 2022. As of the date of this letter, you have not complied with our request for information nor allowed an initial inspection needed to complete the investigation of your clients claim.

Due to your failure to comply we have made our coverage decision based on the information we have at this time. Your clients CIT HO-3 02 22 policy outlines, in case of a loss to covered property, we have no duty to provide coverage under this Policy to you or any other insured seeking coverage, if there is failure to comply with any of the following duties. These duties must be performed either by you, any other insured seeking coverage, or by a representative of either. You are advised that your failure to comply with your post-loss duties under the policy referenced below has affected our coverage decision for this claim. Please refer to your clients CIT HO-3 02 22, CITIZENS HOMEOWNERS 3 - SPECIAL FORM: SECTION I - CONDITIONS; starting on page 21 of 39; provision B., Duties After Loss; sections 1. through 3., which outlines the applicable policy language noted above.





*Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree. F.S. 817.234*



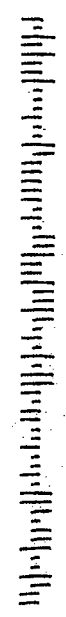
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15 APRIL 2023



**CITIZENS**  
PROPERTY INSURANCE CORPORATION  
301 W. Bay St., Ste 1300  
Jacksonville, FL 32202-5142  
[www.citizensfa.com](http://www.citizensfa.com)



December 8, 2022

[REDACTED]  
South Miami, FL 33143

### Reservation of Rights

RE: Citizens Policyholder: [REDACTED]  
Citizens Claim Number: [REDACTED]  
Citizens Policy Number: [REDACTED]  
Date of Loss: 06/04/2022  
Cause of Loss: Wind - Other  
Insured Location: [REDACTED]  
Miami, FL 33125

Dear [REDACTED]

This letter is to advise you that, until we can investigate all of the facts and circumstances surrounding your claim, it is necessary for us to handle your client's claim under this *Reservation of Rights*.

There are questions about coverage that may result in a denial of your client's claim, in whole or in part. As such, it will be necessary for us to handle this matter, reserving our rights as provided by the policy terms and conditions. We specifically reserve our rights for the following reason(s):

1. There are questions as to whether the reported damage was caused by a covered peril under the provisions of the policy requiring additional investigation.
2. There are some inconsistencies surrounding the facts of this loss requiring additional investigation.
3. Additional information is needed in determining the cause of loss requiring an additional inspection from our assigned engineering company, SDII Global Corporation, regarding the claim referenced above located at [REDACTED] Miami, FL 33125, that is the subject matter of the reported wind damage claim.

4. An initial inspection of the reported damages regarding the claim referenced above located at [REDACTED] Miami, FL 33125, that is the subject matter of the reported wind damage claim is still outstanding. We have not been allowed to complete an inspection of the property in a timely manner due to a lack of cooperation by you or your representation which is impeding the claim investigation process.
5. Access to the insured location is not being allowed within the terms of the policy which outlines: as often as we reasonably require, allow us or any person authorized to act on our behalf: (1) Access to the "residence premises"; (2) To inspect the "residence premises", and to inspect all damaged property prior to its removal from the "residence premises"; and (3) To require an "insured" or their representative, or both if reasonably possible, to be present at our inspection and to assist in identifying the damaged property during the inspection.
6. An examination under oath and/or recorded statements, necessary for our claim investigation, are outstanding and pending your completion.

Please refer to your CIT HO-3 02 22, CITIZENS HOMEOWNERS 3 - SPECIAL FORM: SECTION I - CONDITIONS; starting on page 21 of 39; provision B., Duties After Loss; sections 1. through 3.

While proceeding with the investigation of this claim, CITIZENS has neither waived nor intends to waive any rights or defenses under said policy, but specifically reserves its right to assert such policy defenses at any time.

If there is any additional information that you would like us to consider, you may mail or fax it to us using one of the following methods:

- Email (preferred): [claims.communications@citizensfla.com](mailto:claims.communications@citizensfla.com)
- U.S. Mail: Citizens Property Insurance Corporation  
P.O. Box 19700  
Jacksonville, FL 32245-9700
- Fax: 888.392.6739

**Be sure to include the policyholder's name, policy number and claim number on all communications.**

We appreciate your continued cooperation as the investigation continues.

If you have any questions, contact me at the phone number below.

Sincerely,

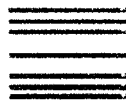
LaTara Bailey  
Contingent Worker assigned to Citizens  
Florida Adjuster's License Number: W260942  
Citizens Property Insurance Corporation  
888-621-9910 X 70666  
[claims.communications@citizensfla.com](mailto:claims.communications@citizensfla.com)

cc: 

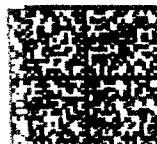
*F.S. 817.234(1)(b) Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.*

*"If this document contains an excerpt from a Citizens Property Insurance Policy ("the Policy") it is provided here for informational purposes only. This excerpt is not the official version of the Policy. The official version of the Policy is the policy issued to the insured on the policy effective date. In the event there is inconsistency between this document and the Policy, the Policy shall serve as the official version."*

JAX FL DSA 36 03/31/2023

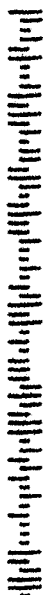


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**CITIZENS**

PROPERTY INSURANCE CORPORATION

301 W. Bay St., Ste 1300

Jacksonville, FL 32202-5142

[www.citizensfla.com](http://www.citizensfla.com)

CITIZENS PROPERTY INSURANCE CORPORATION  
P.O. BOX 19700  
JACKSONVILLE, FL 32245-9700

TELEPHONE: (866) 411-2742 FAX: (888) 392-6739



January 22, 2023

[REDACTED]

MIAMI, FL 33176

RE: Policyholder: [REDACTED]  
Citizens Claim Number: [REDACTED]  
Citizens Policy Number: [REDACTED]  
Date of Loss: 12/19/2022  
Cause of Loss: Water Damage – Non-Weather Related  
Insured Location: [REDACTED]  
VERO BEACH, FL 32960-3076

Dear [REDACTED]

As you are aware, Citizens Property Insurance Corporation (Citizens) has begun its investigation into the above referenced loss. As part of our investigation, we are formally requesting all of the documents listed below:

- Communication with the Citizens' claim representative to verify the reported loss details, to schedule the inspection, and to discuss any other matters that arise during the course of investigation
- Communication with the Citizens' claim representative immediately following any concerns of potential fungi growth so a proper assessment can be completed before repairs are completed.
- Allow access of the property as often as we reasonably require to assist with our investigation
- Any water mitigation reports, invoices.
- Any plumbing invoices or repairs invoices or receipts for plumbing parts.
- Allow for a recorded interview with the Policyholder.
- Any photos or other supporting documentation the insured may have to support the claim.



- Copies of any and all documents relative to your client's claim for damages and for repairs/services rendered on this loss, including any photos, videos, logs, estimates, invoices, receipts, plumbers documents, plumbers video and reports, emergency service documents, repairers documents, and documents pertaining to any repairs that may pertain to any prior loss that involves this claim.
- Allow for the inspection of the property by our adjuster and/or any experts we may assign.
- Any photos taken of the failed plumbing, water leak, accumulation, or loss after the damages were discovered.
- Any other document that you feel is important to Citizens' investigation but not listed in the items above.

Please refer to your client's policy for a complete list of your client's ***Duties In The Event Of Loss Or Damage*** in the ***Loss Conditions*** section, which outlines your client's requirement to provide this requested information.

Please understand that Citizens willingness to investigate this claim does not constitute a waiver of any rights under the policy. Please do not construe this letter or any act or failure to act on the part of Citizens or any agent or representative of Citizens as a waiver of any rights or defenses available to it by contract or at law, as all such rights and defenses are hereby specifically reserved, nor does Citizens waive any of your duties after loss as defined by the policy and listed above.

If you should have any additional questions or concerns, please contact me at the phone number shown below. I look forward to receiving the information referenced above and appreciate this opportunity to work with you toward the resolution of this claim.

Sincerely,

Daniel Zevetchin  
Contingent Worker assigned to Citizens  
Florida Adjuster's License: W145175  
Citizens Property Insurance Corporation  
(888) 621-9910 Ext. 53351  
[Claims.Communications@citizensfla.com](mailto:Claims.Communications@citizensfla.com)

Cc: [REDACTED]

As the preferred method of submitting claims-related documents, for our review, please attach them to an email and send to [Claims.Communications@citizensfla.com](mailto:Claims.Communications@citizensfla.com). In the ***Subject Line***, please identify the claim number and the policyholder's name.

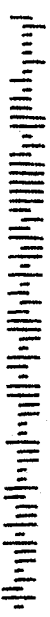
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**Important Information - Open Immediately**

Issue  
08/30/2022  
\$00.507  
08/30/2022

15 APPROX 33175



301 W. Bay St., Ste 1300  
Jacksonville, FL 32202-5142  
[www.citizensfla.com](http://www.citizensfla.com)

CITIZENS PROPERTY INSURANCE CORPORATION  
P.O. BOX 19700  
JACKSONVILLE, FL 32245-9700



TELEPHONE: (866) 411-2742 FAX: (888) 392-6739

February 12, 2023

[REDACTED]

MIAMI, FL 33176

RE: Citizens Policyholder: [REDACTED]  
Citizens Claim Number: [REDACTED]  
Citizens Policy Number: [REDACTED]  
Date of Loss: 12/19/2022  
Cause of Loss: Water Damage – Non-Weather Related  
Insured Location: [REDACTED]  
VERO BEACH, FL 32960-3076

Dear [REDACTED]

This letter is in follow-up to our recent contact with you regarding the above-referenced claim. Citizens' assigned adjuster has inspected your client's property and evaluated the damages.

During the investigation, we have requested you and your client's cooperation to properly investigate the facts of the loss. However, the lack of cooperation has hindered our ability to properly investigate your client's loss.

At the time of the inspection, we were unable to confirm that the claimed damages to your client's home were the results of a recent, one-time leak. Furthermore, we were not provided any supporting documentation or information that could have assisted us with our investigation. Please note that we requested, via phone calls and written letters, formal requests to allow us to inspect the loss, the supporting documentation, recorded interview, and expert inspection on January 22, 2023, January 31, 2023, February 7, 2023. To date, we have not received the requested items, which has hindered our ability to properly investigate your client's loss.

Your client's policy requires that you give prompt notice to your client's insurance company when a loss occurs, show all damaged property, allow us to inspect all damaged property before its removal, and provide us with records and documents we request. Because you and your client have not provided any of the requested supporting documentation, Citizens has been prejudiced in our ability to make a coverage determination and is unable to provide coverage for your client's water damage claim at this time.

Please refer to your client's CIT DP-3 02 22, DWELLING PROPERTY 3 – SPECIAL FORM, PERILS INSURED AGAINST, beginning on page 9 of 28 and provision A.1., and CONDITIONS, beginning on page 16 of 28 and provisions D.1., which outlines the applicable policy language noted above.

By stating the above reason for denial, Citizens Property Insurance Corporation does not intend to waive any policy defenses in addition to those stated above but specifically reserves its right to assert such policy defenses at any time.

We understand that disagreements can arise during the claim settlement process. When a dispute exists regarding your client's claim, or when we have denied payment of the claim, Florida Law requires we notify you of your client's right to participate in the Property Insurance Mediation Program established by the Department of Financial Services. Enclosed is an insert with detailed instructions on how your client may request mediation in an attempt to resolve their disagreement with our decision.

If you have any additional questions, please do not hesitate to contact the undersigned at the phone number shown below. If there is any additional documentation that you would like us to consider, you may mail or fax it to us using the information found in the letterhead, or you may send by email to [Claims.Communications@citizensfla.com](mailto:Claims.Communications@citizensfla.com). Please be sure to include your client's claim number on all correspondence.

Sincerely,

Daniel Zevetchin  
Contingent Worker assigned to Citizens  
Florida Adjuster's License: W145175  
Citizens Property Insurance Corporation  
(888) 621-9910 Ext. 53351  
[Claims.Communications@citizensfla.com](mailto:Claims.Communications@citizensfla.com)

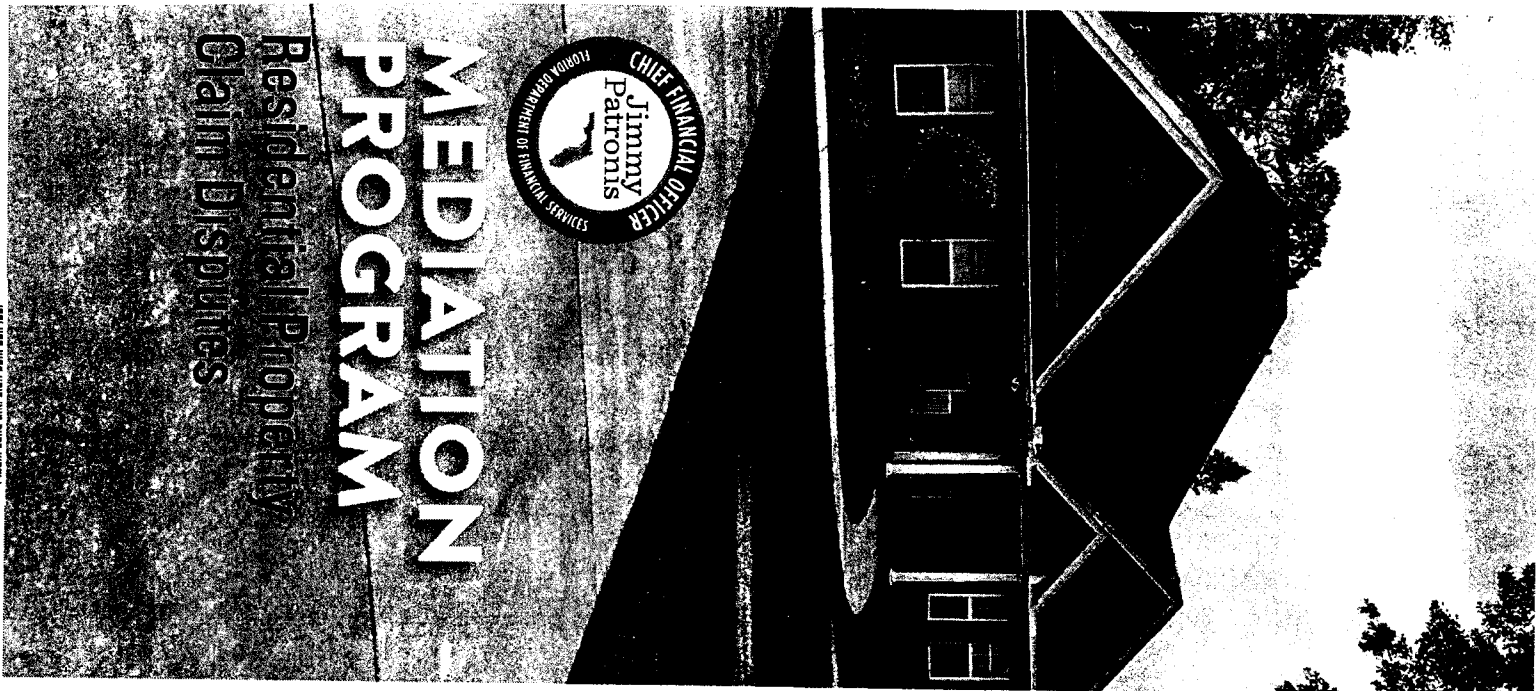
Enclosure: Mediation Brochure

Cc: [REDACTED]

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# MEDIATION PROGRAM

## Residential Property Claim Disputes

### WHAT IS MEDIATION FOR RESIDENTIAL PROPERTY CLAIM DISPUTES?

Residential property mediation allows you to settle disputes regarding all residential property claims resulting from damage to your house, dwelling, mobile home or condominium. Mediation is a pre-appraisal and pre-suit process that allows you to meet with your insurance company in an informal setting (conference) with a certified, neutral mediator to assist in resolving your claim. Mediation is non-binding, which means none of the parties are required to accept the outcome. If a settlement is reached, you have three business days to rescind the agreement as long as you have not cashed the check and you inform the company of your decision.

### WHO ARE THE MEDIATORS AND WHAT IS THEIR ROLE?

Mediators are approved by the Department of Financial Services. A mediator must possess an active certification as a Florida Supreme Court certified circuit court mediator, or they must have been an approved mediator as of July 1, 2014 and have conducted at least one mediation on behalf of the Department within four years immediately preceding that date. The mediator's role is to reduce obstacles to communication, assist in identifying issues, explore alternatives, and otherwise facilitate voluntary agreements to resolve disputes, without prescribing what the resolution must be.

### WHO CAN REQUEST MEDIATION?

Mediation may be requested only by the policyholder, as a first-party claimant; a third-party, as an assignee of the policy benefits; or the insurance company. However, an insurance company is not required to participate in any mediation requested by a

third-party assignee of the policy benefits. If the policyholder or third-party assignee is represented by an attorney or public adjuster, the Department will need a copy the public adjuster contract and/or the attorney's Letter of Representation to ensure they are included in mediation notifications.

### WHAT IS AN ASSIGNMENT OF BENEFITS (AOB)?

An AOB is an agreement, that once signed, transfers the insurance claims rights or benefits of the policy to a third-party. An AOB gives the third-party authority to file a claim, make repair decisions, and collect insurance payments without the involvement of the policyholder(s). Depending on the language in the AOB, the insurance company may only be permitted to communicate directly with the third-party and you may lose all rights to the insurance claim, **including the right to mediate the claim**, or to make any decisions regarding the claim, including repairs.

### IS MY DISPUTE ELIGIBLE?

A dispute must be \$500 or more after the deductible is applied. The dispute must be a disagreement over what caused the damage or involve an unsatisfactory settlement offer - meaning you do not agree with the amount the company offered to repair the damages.

If the dispute does not meet the aforementioned eligibility requirements, yet the parties agree to participate in mediation, written documentation is required for the Department to proceed.

	Yes	No
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>



## The following types of claims are not eligible for mediation:

- Claims arising from a commercial lines policy
- Claims arising from a National Flood Insurance Program (NFIP) policy
- Claims that involve liability coverages
- Claims currently in litigation or appraisal
- Claims that an insurance company suspects involves fraud
- Claims that arise from a cause of loss **not covered** in the policy

## ARE COMMERCIAL RESIDENTIAL PROPERTIES ELIGIBLE?

Claim disputes involving condominium association master policies, policies covering apartment buildings, rental property and other residential commercial properties are eligible for mediation.

## HOW DO I GET STARTED?

To request mediation, you will need to either:

**Option 1** - Submit your request online at: [apps.fldfs.com/eservice/mediationinfo.aspx](https://apps.fldfs.com/eservice/mediationinfo.aspx)

**Option 2** - Complete the Request for Personal Residential Insurance Mediation (DFS-10-2082 Rev. 06/18) found at the following website: [myfloridacfo.com/Division/Consumers/Mediation/documents/DFS-10-2082.pdf](https://myfloridacfo.com/Division/Consumers/Mediation/documents/DFS-10-2082.pdf)

- Submit by e-mailing or mailing to the following: [mediation@myfloridacfo.com](mailto:mediation@myfloridacfo.com) or Florida Department of Financial Services Division of Consumer Services Bureau of Consumer Assistance Alternative Dispute Resolution 200 E. Gaines Street Tallahassee, FL 32399

**Option 3** – Unrepresented policyholder(s) can contact the Department at 1-877-MY-FL-CFO (1-877-693-5236).

## WHAT HAPPENS NEXT?

Upon receipt of an eligible request for mediation, the Department will notify the parties that they have 21 (calendar) days to otherwise resolve the dispute before a mediator is assigned. If notice of settlement, the notice of withdrawal from the requester or any information to support in-eligibility **is not** provided to the Department before the 21-day resolution period expires, a mediator will be assigned to conduct the conference. The conference is to occur within 21 (calendar) days of the mediator's assignment.

When applicable, good cause continuances can be requested by the parties. Good cause includes severe illness, injury or other emergency, which could not be controlled by the party and could not reasonably be remedied by the party prior to the conference by providing a replacement representative or otherwise. Good cause includes the necessity of obtaining additional information, securing the attendance of a necessary professional or the avoidance of significant financial hardship.

## WHO CAN ATTEND?

Review your policy carefully to confirm who is listed as "named insured." All policyholders listed on the claim's effective policy **must** attend the conference. It is not necessary to have an attorney present. However, if you choose to retain an attorney, please notify the mediator and the Department at least 14 (calendar) days prior to the conference date. The conference also may be attended by persons who can assist a party in presenting his claim or defense in the conference, such as contractors, adjusters, engineers, and interpreters.



## WHAT IF THERE IS AN ASSIGNMENT OF BENEFIT (AOB) CONTRACT SIGNED?

If the policyholder(s) and AOB both retain rights to the claim, all with rights must attend the conference. If only the AOB retains right to the claim, the policyholder(s) do not need to be in attendance (as they no longer have settlement authority).

## WHAT SHOULD I BRING?

Be sure to bring any supporting documents, including your policy, photographs, estimates, bills, reports, letters, etc. It is important to bring specific dollar estimates or quotes for all items that are in dispute.

## HOW MUCH TIME AND MONEY IS THIS GOING TO COST?

A scheduled conference does not have a set amount of hours for the parties to mediate. A conference can be held as long as both parties agree that they are making progress. The insurance company pays the entire cost (\$350) of the mediation unless you fail to appear at the conference and want to reschedule the mediation. You must pay the rescheduled mediation costs (\$350) prior to the conference being rescheduled.

## CONTACT US

If you have questions or need additional information, you can contact the Department of Financial Services at [mediation@myfloridacfo.com](mailto:mediation@myfloridacfo.com), 1-877-MY-FL-CFO (1-877-693-5236) or online at [myfloridacfo.com/division/consumers/mediation/default.htm](https://myfloridacfo.com/division/consumers/mediation/default.htm).

September 2021



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098419504427  
ZIP 32216

US POSTAGE  
**\$00.50**

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03/29/2023

**Important Information - Open Immediately**

15 APR 2023 3 31 PM



**CITIZENS**

PROPERTY INSURANCE CORPORATION

301 W. Bay St., Ste 1300  
Jacksonville, FL 32202-5142  
[www.citizensfla.com](http://www.citizensfla.com)





January 31, 2023

[REDACTED]  
MIAMI, FL 33176

RE: Policyholder: [REDACTED]  
Citizens Claim Number: [REDACTED]  
Citizens Policy Number: [REDACTED]  
Date of Loss: 12/19/2022  
Cause of Loss: Water Damage – Non-Weather Related  
Insured Location: [REDACTED]  
VERO BEACH, FL 32960-3076

Dear [REDACTED]

This is a follow-up letter to our letter(s) on January 22, 2023 regarding the claim referenced above.

Again, we are requesting the information needed from you in the investigation of your client's claim. That information is due to us on February 7, 2023. Currently, we have not received any response from you and your client to our previous request. Attached to this letter is a copy of the previous letter, which lists all requested items. We will allow you additional time to reply to our request. Forward the requested items to us so we can proceed with our investigation. Additional items needed in addition to the aforementioned in the first letter are as follows:

- Receipts for the rental or purchase of the equipment used to clean and service the drain to include any photos of the equipment or tools rented or purchased to service the drain line as it relates to this claim.
- Receipt/s, photos, contractors name and contact information from the contractor that painted the kitchen cabinets.
- The Full Home Inspection performed at the time of your client's purchase of the insured property.
- Allow for the inspection of the property by any experts we may assign.



Failure to comply with this request may jeopardize your client's coverage for this loss. Please refer to your client's policy for a complete list of your client's ***Duties In The Event Of Loss Or Damage*** in the ***Loss Conditions*** section, which outlines your client's requirement to provide this requested information.

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Sincerely,

Daniel Zevetchin  
Contingent Worker assigned to Citizens  
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(888) 621-9910 Ext. 53351  
[Claims.Communications@citizensfla.com](mailto:Claims.Communications@citizensfla.com)

Enclosures: First Request for Information Letter

Cc: [REDACTED]

**As the preferred method of submitting claims-related documents, for our review, please attach them to an email and send to [claims.communications@citizensfla.com](mailto:claims.communications@citizensfla.com). In the *Subject Line*, please identify the claim number and the policyholder's name.**

*In the event of any inconsistency between this document, including any enclosures, and your insurance policy, the terms of the policy control.*

*Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree. F.S. 817.234*

CITIZENS PROPERTY INSURANCE CORPORATION  
P.O. BOX 19700  
JACKSONVILLE, FL 32245-9700



TELEPHONE: (866) 411-2742 FAX: (888) 392-6739

January 22, 2023

[REDACTED]  
MIAMI, FL 33176

RE: Policyholder: [REDACTED]  
Citizens Claim Number: [REDACTED]  
Citizens Policy Number: [REDACTED]  
Date of Loss: 12/19/2022  
Cause of Loss: Water Damage – Non-Weather Related  
Insured Location: [REDACTED]  
VERO BEACH, FL 32960-3076

Dear [REDACTED]

As you are aware, Citizens Property Insurance Corporation (Citizens) has begun its investigation into the above referenced loss. As part of our investigation, we are formally requesting all of the documents listed below:

- Communication with the Citizens' claim representative to verify the reported loss details, to schedule the inspection, and to discuss any other matters that arise during the course of investigation
- Communication with the Citizens' claim representative immediately following any concerns of potential fungi growth so a proper assessment can be completed before repairs are completed.
- Allow access of the property as often as we reasonably require to assist with our investigation
- Any water mitigation reports, invoices.
- Any plumbing invoices or repairs invoices or receipts for plumbing parts.
- Allow for a recorded interview with the Policyholder.
- Any photos or other supporting documentation the insured may have to support the claim.

- Copies of any and all documents relative to your client's claim for damages and for repairs/services rendered on this loss, including any photos, videos, logs, estimates, invoices, receipts, plumbers documents, plumbers video and reports, emergency service documents, repairers documents, and documents pertaining to any repairs that may pertain to any prior loss that involves this claim.
- Allow for the inspection of the property by our adjuster and/or any experts we may assign.
- Any photos taken of the failed plumbing, water leak, accumulation, or loss after the damages were discovered.
- Any other document that you feel is important to Citizens' investigation but not listed in the items above.

Please refer to your client's policy for a complete list of your client's ***Duties In The Event Of Loss Or Damage*** in the ***Loss Conditions*** section, which outlines your client's requirement to provide this requested information.

Please understand that Citizens willingness to investigate this claim does not constitute a waiver of any rights under the policy. Please do not construe this letter or any act or failure to act on the part of Citizens or any agent or representative of Citizens as a waiver of any rights or defenses available to it by contract or at law, as all such rights and defenses are hereby specifically reserved, nor does Citizens waive any of your duties after loss as defined by the policy and listed above.

If you should have any additional questions or concerns, please contact me at the phone number shown below. I look forward to receiving the information referenced above and appreciate this opportunity to work with you toward the resolution of this claim.

Sincerely,

Daniel Zevetchin  
Contingent Worker assigned to Citizens  
Florida Adjuster's License: W145175  
Citizens Property Insurance Corporation  
(888) 621-9910 Ext. 53351  
[Claims.Communications@citizensfla.com](mailto:Claims.Communications@citizensfla.com)

Cc: [REDACTED]

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US POSTAGE

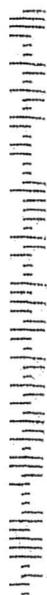
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03/29/2023

**Important Information - Open Immediately**

15 APR 2023 09:17:5



**CITIZENS**  
PROPERTY INSURANCE CORPORATION

301 W. Bay St., Ste 1300  
Jacksonville, FL 32202-5142  
[www.citizensfla.com](http://www.citizensfla.com)

CITIZENS PROPERTY INSURANCE CORPORATION  
P.O. BOX 19700  
JACKSONVILLE, FL 32245-9700

TELEPHONE: (866) 411-2742 FAX: (888) 392-6739



January 12, 2023

[REDACTED]

Miami, FL 33176

**THIRD & FINAL REQUEST**

RE: Policyholder: [REDACTED]  
Citizens Claim Number: [REDACTED]  
Citizens Policy Number: [REDACTED]  
Date of Loss: 10/5/2022  
Insured Location: [REDACTED], Miramar, FL 33025

Dear [REDACTED]

As you are aware, Citizens Property Insurance Corporation (Citizens) formally requested documents and records needed to assist us in the adjustment of your client's claim. We listed the information we required in our letter(s) of December 15, 2022 and December 29, 2022. As of the date of this letter, you have not complied with our request for information needed to complete the investigation of your client's claim.

Therefore, we will be making a making a coverage decision on your claim with the information we currently have on file unless you submit the previously request information by January 17, 2023. You are advised that your failure to comply with your post-loss duties under the policy may have an adverse effect on your client's coverage for this claim. Please refer to your policy for a complete list of your ***Duties In The Event Of Loss Or Damage*** in the ***Loss Conditions*** section of your client's policy.

Citizen's willingness to investigate this claim does not constitute a waiver of any rights under the policy. Do not construe this letter or any act or failure to act on the part of Citizens or any agent or representative of Citizens as a waiver of any rights or defenses available to it by contract or at law, as all such rights and defenses are hereby specifically reserved. Citizens does not waive any of your duties after loss as defined by the policy.



1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50

If you should have any questions in this or any other matter concerning your client's claim you may contact me at the phone number shown below. I look forward to receiving the information as requested above.

Sincerely,

Samuel Born  
Contingent Worker Assigned to Citizens  
Florida Adjuster's License Number: W832993  
Citizens Property Insurance Corporation  
866.411.2742 ext. 60013  
claims.communications@citizensfla.com

cc: [REDACTED] Miramar, FL 33025

**As the preferred method of submitting claims-related documents, for our review, please attach them to an email and send to *Claims.Communications@citizensfla.com*. In the *Subject Line*, please identify the claim number and the policy holder's name.**

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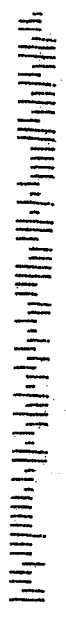
*F.S. 817.234(1)(b) Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.*



**Important Information - Open Immediately**

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**CITIZENS**  
PROPERTY INSURANCE CORPORATION  
301 W. Bay St., Ste 1300  
Jacksonville, FL 32202-5142  
[www.citizensfla.com](http://www.citizensfla.com)



December 12, 2022

[REDACTED]

South Miami, FL 33143

## SECOND REQUEST

RE: Citizens Policyholder: [REDACTED]  
Citizens Claim Number: [REDACTED]  
Citizens Policy Number: [REDACTED]  
Date of Loss: 06/04/2022  
Cause of Loss: Wind - Other  
Insured Location: [REDACTED]  
Miami, FL 33125

Dear [REDACTED]

This is a follow-up letter to our letter(s) of **November 30, 2022**, regarding the claim referenced above.

Again, we are requesting information needed for the investigation of the claim referenced above. That information was due to us on December 10, 2022. Currently, we have not received any response to our previous request. Attached to this letter is a copy of the previous letter, which lists all requested items. We will allow additional time to reply to our request. Forward the requested items to us by November 22, 2022 so we can proceed with our investigation.

You can submit the required information it by one of the following methods:

- Preferred: Send as an email attachment to [claims.communications@citizensfla.com](mailto:claims.communications@citizensfla.com). Include the claim number and policyholder name in the *Subject* line.
- U.S. Mail to:  
Citizens Property Insurance Corporation  
P.O. Box 19700  
Jacksonville, FL 32245-9700
- By fax to 888.392.6739

Be sure to include the claim number and policyholder name on all communications.

Failure to comply with this request may jeopardize your coverage for this loss. Please refer to **Duties After Loss under Section I - Conditions** within your policy, which outlines your requirement to provide this requested information.

**Citizen's willingness to investigate this claim does not constitute a waiver of any rights under the policy.** Do not construe this letter or any act or failure to act on the part of Citizens or any agent or representative of Citizens as a waiver of any rights or defenses available to it by contract or at law, as all such rights and defenses are hereby specifically reserved. Citizens does not waive any of your duties after loss, as defined by your policy.


We look forward to working with you toward the resolution of your claim.

If you have any questions, contact me at the number below or by mail at the Jacksonville address listed above.

Sincerely,

LaTara Bailey  
Contingent Worker assigned to Citizens  
Florida Adjuster's License Number: W260942  
Citizens Property Insurance Corporation  
888-621-9910 X 70666  
[claims.communications@citizensfla.com](mailto:claims.communications@citizensfla.com)

Enclosures: Previous Requests for Information Letters

Cc: cc: 

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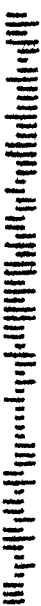


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**CITIZENS**

PROPERTY INSURANCE CORPORATION  
301 W. Bay St., Ste 1300  
Jacksonville, FL 32202-5142  
[www.citizensfla.com](http://www.citizensfla.com)

CITIZENS PROPERTY INSURANCE CORPORATION  
PO BOX 19700  
JACKSONVILLE, FL 32245-9700

TELEPHONE: 888-621-9910 FAX: 888-392-6739



February 1, 2023

[REDACTED]

South Miami, Florida 33143

RE: Insured: [REDACTED]  
Citizens Claim Number: [REDACTED]  
Citizens Policy Number: [REDACTED]  
Date of Loss: 9/24/2021  
Cause of Loss: Water Damage - Non Weather Related  
Insured Location: [REDACTED]  
Southwest Ranches, FL 33331

Dear [REDACTED]

**Acknowledgement**

This letter also confirms that Citizens Property Insurance Corporation ("Citizens") has received a demand for appraisal for the above captioned claim. This request was submitted on your behalf by your representative, [REDACTED] on January 9, 2023.

Please find attached the attached Appraisal Agreement naming Julie Weldon as the Citizen's appraiser.

Julie Weldon  
julie.weldon@pacesetterclaims.com  
Phone: (954) 684-3500

Our records indicate your lien holder(s) is: PARAMOUNT RESIDENTIAL MORTGAGE GROUP INC ISAOA ATIMA

If this information is not accurate, please contact the undersigned immediately so the appropriate corrections can be made.

Please provide us with the following additional information:

1. Sworn Statement in Proof of Loss (SSPOL)

Please complete the attached "Sworn Statement in Proof of Loss" and return the original signed and notarized to Citizens Property Insurance Corporation at the address listed above. We have included a copy of the estimate submitted in your Demand for Appraisal and ask that you verify the damage claimed, before completing and signing the Sworn Statement in Proof of Loss. Your policy requires that you submit a Sworn Statement in Proof of Loss within sixty (60) days after we request it.

The completed Proof and supporting documentation may be mailed or faxed to us using the information found in the letterhead, or sent by email to [Claims.communications@Citizensfla.com](mailto:Claims.communications@Citizensfla.com). Please be sure to include your claim number on all correspondence.

Appraisal, like all loss settlement provisions, is subject to all the terms and conditions of your policy. Appraisal is a dispute resolution specifically related to the value of individual items which total the amount of loss. Appraisal does not determine coverage. All policy coverage issues are governed by the terms, conditions, exclusions and limitations of the policy. An award does not eliminate compliance with the policy terms, conditions, exclusions, and/or limitations.

We look forward to your submission of the information and documentation requested.

Nothing herein constitutes, nor should it be construed by anyone, as a waiver of any rights or defenses of Citizens Property Insurance Corporation under its policy of insurance. Nor is it the purpose of this letter to waive any of the policy terms and conditions all of which are expressly reserved.

Sincerely,

Jacqueline Hatcher  
Contingent worker assigned to Citizens  
Florida Adjuster's License Number: W102347  
Citizens Property Insurance Corporation  
866-411-2742 ext. 70502  
[claims.communications@citizensfla.com](mailto:claims.communications@citizensfla.com)

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Enclosures: Appraisal Agreement, SPOL Form, Estimate

cc: 

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817.234(1)(b), F.S. Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.



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**CITIZENS**  
PROPERTY INSURANCE CORPORATION

301 W. Bay St., Ste 1300  
Jacksonville, FL 32202-5142  
[www.citizensfla.com](http://www.citizensfla.com)

CITIZENS PROPERTY INSURANCE CORPORATION  
301 W BAY STREET, SUITE 1300  
JACKSONVILLE, FLORIDA 32202-5142

TELEPHONE: 866.411.2742 FAX: 888.392.6739



January 19, 2023

[REDACTED]

MIAMI, FL 33176

RE: Citizens Policyholder: [REDACTED]  
Citizens Claim Number: [REDACTED]  
Citizens Policy Number: [REDACTED]  
Date of Loss: 10/05/2022  
Cause of Loss: Non-weather Water  
Insured Location: [REDACTED] Miramar, FL 33025

Dear [REDACTED]

This letter confirms our contact with you on January 19, 2023 about your client's claim referenced above.

Citizens has concluded its investigation of your client's claim. During this process, we inspected your client's property on November 4, 2022 and documented that all damages in the kitchen and living room being claimed were in the process of being repaired, and building materials were disposed of prior to the inspection. Our inspection is unable to conclude the cause or causes of the reported damages to these rooms due to the disposal and removal of the building materials. Citizens' claims investigation has therefore been prejudiced. We conducted a thorough investigation and reviewed your client's policy as our commitment to finding coverage for your client's loss.

Unfortunately, your client's policy does not provide coverage for loss where damaged building materials are disposed of prior to inspection. Please refer to policy provisions from your CIT HO-3 02 22, HOMEOWNERS 3 – SPECIAL FORM Policy, SECTION I - CONDITIONS, beginning on page 21 of 39 provision B.1.b (1), B.1.h.(2), B.1.h.(3), B.1.o., and B.1.p. beginning on page 22 of 39. Therefore, Citizens is unable to provide you coverage for this claim.

We understand that disagreements can arise during the claim settlement process. When a dispute exists regarding your claim, or when we have denied payment of your claim, Florida Law requires we notify you of your right to participate in the Property Insurance Mediation Program established by the Department of Financial Services. Enclosed is an insert with detailed



instructions on how you may request mediation in an attempt to resolve your disagreement with our decision.

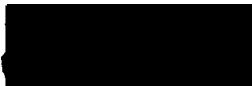
While this claim is not a covered claim, we appreciate the opportunity to serve you and thank you for allowing us to insure your property with Citizens. If you have any questions, please contact us.

Sincerely,

Samuel Born  
Contingent Worker assigned to Citizens  
Florida Adjuster's License Number: W832993  
Citizens Property Insurance Corporation  
866.411.2742 ext. 60013  
claims.communications@citizensfla.com

Enclosure(s): DFS Brochure

cc:

  
\* Miramar, FL 33025

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## The following types of claims are not eligible for mediation:

- Claims arising from a commercial lines policy
- Claims arising from a National Flood Insurance Program (NFIP) policy
- Claims that involve liability coverages
- Claims currently in litigation or appraisal
- Claims that an insurance company suspects involves fraud
- Claims that arise from a cause of loss **not covered** in the policy

## ARE COMMERCIAL RESIDENTIAL PROPERTIES ELIGIBLE?

Claim disputes involving condominium association master policies, policies covering apartment buildings, rental property and other residential commercial properties are eligible for mediation.

## HOW DO I GET STARTED?

To request mediation, you will need to either:

**Option 1** - Submit your request online at: [apps.fldfs.com/eservice/mediationinfo.aspx](https://apps.fldfs.com/eservice/mediationinfo.aspx)

**Option 2** - Complete the Request for Personal Residential Insurance Mediation (DFS-10-2082 Rev. 06/18) found at the following website: [myfloridacfo.com/Division/Consumers/Mediation/documents/DFS-10-2082.pdf](https://myfloridacfo.com/Division/Consumers/Mediation/documents/DFS-10-2082.pdf)

- Submit by e-mailing or mailing to the following: [mediation@myfloridacfo.com](mailto:mediation@myfloridacfo.com) or
- Florida Department of Financial Services  
Division of Consumer Services  
Bureau of Consumer Assistance  
Alternative Dispute Resolution  
200 E. Gaines Street Tallahassee, FL 32399

**Option 3** - Unrepresented policyholder(s) can contact the Department at 1-877-MY-FL-CFO (1-877-693-5236).

## WHAT HAPPENS NEXT?

Upon receipt of an eligible request for mediation, the Department will notify the parties that they have 21 (calendar) days to otherwise resolve the dispute before a mediator is assigned. If notice of settlement, the notice of withdrawal from the requester or any information to support in-eligibility **is not** provided to the Department before the 21-day resolution period expires, a mediator will be assigned to conduct the conference. The conference is to occur within 21 (calendar) days of the mediator's assignment.

When applicable, good cause continuances can be requested by the parties. Good cause includes severe illness, injury or other emergency, which could not be controlled by the party and could not reasonably be remedied by the party prior to the conference by providing a replacement representative or otherwise. Good cause includes the necessity of obtaining additional information, securing the attendance of a necessary professional or the avoidance of significant financial hardship.

## WHO CAN ATTEND?

Review your policy carefully to confirm who is listed as "named insured." All policyholders listed on the claim's effective policy **must** attend the conference. It is not necessary to have an attorney present. However, if you choose to retain an attorney, please notify the mediator and the Department at least 14 (calendar) days prior to the conference date. The conference also may be attended by persons who can assist a party in presenting his claim or defense in the conference, such as contractors, adjusters, engineers, and interpreters.



## WHAT IF THERE IS AN ASSIGNMENT OF BENEFIT (AOB) CONTRACT SIGNED?

If the policyholder(s) and AOB both retain rights to the claim, all with rights must attend the conference. If only the AOB retains right to the claim, the policyholder(s) do not need to be in attendance (as they no longer have settlement authority).

## WHAT SHOULD I BRING?

Be sure to bring any supporting documents, including your policy, photographs, estimates, bills, reports, letters, etc. It is important to bring specific dollar estimates or quotes for all items that are in dispute.

## HOW MUCH TIME AND MONEY IS THIS GOING TO COST?

A scheduled conference does not have a set amount of hours for the parties to mediate. A conference can be held as long as both parties agree that they are making progress. The insurance company pays the entire cost (\$350) of the mediation unless you fail to appear at the conference and want to reschedule the mediation. You must pay the rescheduled mediation costs (\$350) prior to the conference being rescheduled.

## CONTACT US

If you have questions or need additional information, you can contact the Department of Financial Services at [mediation@myfloridacfo.com](mailto:mediation@myfloridacfo.com), 1-877-MY-FL-CFO (1-877-693-5236) or online at [myfloridacfo.com/division/consumers/mediation/default.htm](https://myfloridacfo.com/division/consumers/mediation/default.htm).

September 2021







February 7, 2023

[REDACTED]

MIAMI, FL 33176

### THIRD & FINAL REQUEST FOR INFORMATION

RE: Policyholder: [REDACTED]  
Citizens Claim Number: [REDACTED]  
Citizens Policy Number: [REDACTED]  
Date of Loss: 12/19/2022  
Cause of Loss: Water Damage – Non-Weather Related  
Insured Location: [REDACTED]  
VERO BEACH, FL 32960-3076

Dear [REDACTED]

As you are aware, Citizens Property Insurance Corporation (Citizens) formally requested documents and records needed to assist us in the adjustment of your client's claim. We listed the information we required in our letter(s) on January 22, 2023, January 31, 2023. As of the date of this letter, you and your client have not complied with our request for information needed to complete the investigation of your client's claim.

Therefore, we will be making a coverage decision on your client's claim with the information we currently have on file unless you submit the previously request information by February 12, 2023. You and your client are advised that your failure to comply with this request may jeopardize your client's coverage for this loss. Please refer to your client's policy for a complete list of your client's **Duties In The Event Of Loss Or Damage** in the **Loss Conditions** section, which outlines your client's requirement to provide this requested information.

Please understand that Citizens willingness to investigate this claim does not constitute a waiver of any rights under the policy. Please do not construe this letter or any act or failure to act on the part of Citizens or any agent or representative of Citizens as a waiver of any rights or defenses available to it by contract or at law, as all such rights and defenses are hereby specifically reserved, nor does Citizens waive any of your duties after loss as defined by the policy and listed above.

If you should have any additional questions or concerns, please contact me at the phone number shown below. I look forward to receiving the information referenced above and appreciate this opportunity to work with you toward the resolution of this claim.

Sincerely,

Daniel Zevetchin  
Contingent Worker assigned to Citizens  
Florida Adjuster's License: W145175  
Citizens Property Insurance Corporation  
(888) 621-9910 Ext. 53351  
[Claims.Communications@citizensfla.com](mailto:Claims.Communications@citizensfla.com)

Enclosures: First Request For Information Letter, Second Request For Information Letter

Cc: 

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January 31, 2023

[REDACTED]

MIAMI, FL 33176

RE: Policyholder: [REDACTED]  
Citizens Claim Number: [REDACTED]  
Citizens Policy Number: [REDACTED]  
Date of Loss: 12/19/2022  
Cause of Loss: Water Damage – Non-Weather Related  
Insured Location: [REDACTED]  
VERO BEACH, FL 32960-3076

Dear [REDACTED]

This is a follow-up letter to our letter(s) on January 22, 2023 regarding the claim referenced above.

Again, we are requesting the information needed from you in the investigation of your client's claim. That information is due to us on February 7, 2023. Currently, we have not received any response from you and your client to our previous request. Attached to this letter is a copy of the previous letter, which lists all requested items. We will allow you additional time to reply to our request. Forward the requested items to us so we can proceed with our investigation. Additional items needed in addition to the aforementioned in the first letter are as follows:

- Receipts for the rental or purchase of the equipment used to clean and service the drain to include any photos of the equipment or tools rented or purchased to service the drain line as it relates to this claim.
- Receipt/s, photos, contractors name and contact information from the contractor that painted the kitchen cabinets.
- The Full Home Inspection performed at the time of your client's purchase of the insured property.
- Allow for the inspection of the property by any experts we may assign.

Failure to comply with this request may jeopardize your client's coverage for this loss. Please refer to your client's policy for a complete list of your client's ***Duties In The Event Of Loss Or Damage*** in the ***Loss Conditions*** section, which outlines your client's requirement to provide this requested information.

Please understand that Citizens willingness to investigate this claim does not constitute a waiver of any rights under the policy. Please do not construe this letter or any act or failure to act on the part of Citizens or any agent or representative of Citizens as a waiver of any rights or defenses available to it by contract or at law, as all such rights and defenses are hereby specifically reserved, nor does Citizens waive any of your duties after loss as defined by the policy and listed above.

If you should have any additional questions or concerns, please contact me at the phone number shown below. I look forward to receiving the information referenced above and appreciate this opportunity to work with you toward the resolution of this claim.

Sincerely,

Daniel Zevetchin  
Contingent Worker assigned to Citizens  
Florida Adjuster's License: W145175  
Citizens Property Insurance Corporation  
(888) 621-9910 Ext. 53351  
[Claims.Communications@citizensfla.com](mailto:Claims.Communications@citizensfla.com)

Enclosures: First Request for Information Letter

Cc: 

**As the preferred method of submitting claims-related documents, for our review, please attach them to an email and send to [claims.communications@citizensfla.com](mailto:claims.communications@citizensfla.com). In the Subject Line, please identify the claim number and the policyholder's name.**

*In the event of any inconsistency between this document, including any enclosures, and your insurance policy, the terms of the policy control.*

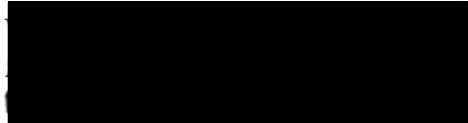
*Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree. F.S. 817.234*

CITIZENS PROPERTY INSURANCE CORPORATION  
P.O. BOX 19700  
JACKSONVILLE, FL 32245-9700

TELEPHONE: (866) 411-2742 FAX: (888) 392-6739



January 22, 2023



MIAMI, FL 33176

RE: Policyholder: [REDACTED]  
Citizens Claim Number: [REDACTED]  
Citizens Policy Number: [REDACTED]  
Date of Loss: 12/19/2022  
Cause of Loss: Water Damage – Non-Weather Related  
Insured Location: [REDACTED]  
VERO BEACH, FL 32960-3076

Dear [REDACTED]

As you are aware, Citizens Property Insurance Corporation (Citizens) has begun its investigation into the above referenced loss. As part of our investigation, we are formally requesting all of the documents listed below:

- Communication with the Citizens' claim representative to verify the reported loss details, to schedule the inspection, and to discuss any other matters that arise during the course of investigation
- Communication with the Citizens' claim representative immediately following any concerns of potential fungi growth so a proper assessment can be completed before repairs are completed.
- Allow access of the property as often as we reasonably require to assist with our investigation
- Any water mitigation reports, invoices.
- Any plumbing invoices or repairs invoices or receipts for plumbing parts.
- Allow for a recorded interview with the Policyholder.
- Any photos or other supporting documentation the insured may have to support the claim.

- Copies of any and all documents relative to your client's claim for damages and for repairs/services rendered on this loss, including any photos, videos, logs, estimates, invoices, receipts, plumbers documents, plumbers video and reports, emergency service documents, repairers documents, and documents pertaining to any repairs that may pertain to any prior loss that involves this claim.
- Allow for the inspection of the property by our adjuster and/or any experts we may assign.
- Any photos taken of the failed plumbing, water leak, accumulation, or loss after the damages were discovered.
- Any other document that you feel is important to Citizens' investigation but not listed in the items above.

Please refer to your client's policy for a complete list of your client's ***Duties In The Event Of Loss Or Damage*** in the ***Loss Conditions*** section, which outlines your client's requirement to provide this requested information.

Please understand that Citizens willingness to investigate this claim does not constitute a waiver of any rights under the policy. Please do not construe this letter or any act or failure to act on the part of Citizens or any agent or representative of Citizens as a waiver of any rights or defenses available to it by contract or at law, as all such rights and defenses are hereby specifically reserved, nor does Citizens waive any of your duties after loss as defined by the policy and listed above.

If you should have any additional questions or concerns, please contact me at the phone number shown below. I look forward to receiving the information referenced above and appreciate this opportunity to work with you toward the resolution of this claim.

Sincerely,

Daniel Zevetchin  
Contingent Worker assigned to Citizens  
Florida Adjuster's License: W145175  
Citizens Property Insurance Corporation  
(888) 621-9910 Ext. 53351  
[Claims.Communications@citizensfla.com](mailto:Claims.Communications@citizensfla.com)

Cc: [REDACTED]

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IS ARCHWAY 33175



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