



**Q. I received a letter in the mail from Homeowners Choice Property & Casualty Insurance Company. What does this mean?**

A. It's good news for you! It means your policy has been selected by Homeowners Choice to be assumed from Citizens.

**Q. Who is Homeowners Choice?**

A. We are a Florida-domiciled homeowners insurance company which provides property and casualty insurance to Florida property owners. Headquartered in Tampa, Florida, we serve over 145,000 policyholders in the state of Florida.

**Q. Why should I consider Homeowners Choice?**

A. We have successfully completed 13 take outs with Citizens since 2007.

- We have one of the highest policyholder surplus among the take out carriers.
- We insource all of our key functions and provide extended customer service hours.
- We retained the highest percentage of policies assumed in a recent study conducted by Citizens.

**Q. What are the coverage differences between Homeowners Choice and Citizens?**

A. The renewal offered by Homeowners Choice will be similar to the coverage afforded under the assumed Citizens' policy. In many cases, Homeowners Choice's policy coverage will be better than the coverage provided by Citizens. For examples of coverage differences, please see our Coverage Comparisons Charts.

**Q. Can I keep my insurance agent?**

A. Yes, you will keep your agent. As a matter of fact, your agent along with over 1,500 other agents have agreed to transfer their policies from Citizens to Homeowners Choice.

**Q. Who do I call if I have a policy question?**

A. Policies are serviced by Citizens until the policy expiration date. All premium payments, underwriting questions, and changes to the policy should be directed to Citizens until the policy renews with Homeowners Choice.

**Q. Who do I contact if I should have a claim?**

A. If the date of loss occurs on or after November 22, 2016, Homeowners Choice will handle the claim. Please contact our Claims Department at (866) 324-3138.

**\*All claims prior to November 22, 2016 should be directed to Citizens.**



**Q. What is an Assumption?**

A. Assumption, Take Out, and Depopulation are all terms which refer to the process in which policies are transferred from Citizens Property Insurance Corporation to private insurers. This is a voluntary process by carriers like Homeowners Choice. The process is approved by the Florida Office of Insurance Regulation prior to its execution.

**Q. What is the Depopulation Program?**

A. The Depopulation Program was developed by Citizens with authorization from the Florida Legislature. The program was created to reduce the number of policies and overall exposure Citizens currently maintains. This process benefits all Floridians by reducing the likelihood of assessments charged to all Florida property insurance consumers.

**Q. What is a Wind-Only policy?**

A. It is a policy covering the peril of wind which includes hail, tornadoes, tropical storms, and hurricanes. Coverage is provided on a replacement cost basis for buildings, and on an actual cash value (ACV) basis for contents.

**Q. Can I opt out of coverage by Homeowners Choice?**

A. Yes, simply sign the Opt Out form which was mailed to you. A copy of the Opt Out form is available on our website at [www.hcpci.com](http://www.hcpci.com). Opt Out forms may be returned to Homeowners Choice in the following methods:

**Fax to: (727) 499-9873 Attn: Homeowners Choice**

**Mail to: PO Box 23907, Tampa, FL 33623  
c/o Homeowners Choice**

**Email to: [Optout@hcpci.com](mailto:Optout@hcpci.com)**