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Office Hours: Monday-Thursday 9-4, Friday 9-12. Closed for lunch 12-1:00




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Citizens Depopulation and Assumption Program

Many, if not most, of coastal home owners have a policy with Citizens Property Insurance. It is one of the few carriers that offer wind insurance to coastal residents. If you have a Citizens policy you may have, or may in the future, be affected by their Depopulation Program.

To understand why Citizens has a program designed to move policies out of Citizens and into another carrier, you have to understand how Citizens is set up. Citizens is a state organized insurance agency intended to offer coverage when no other private market coverage is available. The number of Citizens policies has grown exponentially over the years. The state began the Depopulation Program as a way to decrease the number of Citizens policies by finding coverage for them in the private market.

Several times a year Citizens allows some private market carriers to look over the policies currently with Citizens. These carriers are allowed to choose certain customers and make an offer of coverage. At

this time, you have the choice to either accept the offer and move to the new carrier upon the next policy renewal or to stay with Citizens.

So what should you do if you receive an offer of coverage through the Depopulation Program? First read everything that is in the packet that comes through the mail from Citizens. You will see coverage summaries from both Citizens and the new carrier. You will see estimated premium amounts for each carrier. It is imperative that you make a choice and respond to the mailing. If you do not respond, you will AUTOMATICALLY be moved to the new carrier at your next renewal.

So what should you do? Accept the new offer or stay with Citizens? There are pros and cons to each choice, so there is not one choice that will be best for everyone. If you still have questions after reading the information in the mailing, call your agent. They deal with this on a regular basis and can answer your questions and help you make the best decision for your individual circumstances.