



This is why contractors should join FLARS!



"Citizens Property Insurance Corporation would like to implement a strategy for a **mandatory managed repair program** requiring homeowners that suffer water damages to accept the decisions of insurance adjusters and contractors approved by Citizens." This information was written recently in an article in the Sun Sentinel by [Ron Hurtibisein](#).

We urge contractors to join and get involved with [FLARS](#) (Florida Association of Restoration Specialists) in order to fight against legislation that might lead to the implementation of these mandatory programs set by insurance carriers.

To read more, please feel free to visit our [blog on our website, CohenBattisti.com](#). "It's About Justice!"

<http://www.cohenbattisti.com/Blog/what-should-you-do-when-the-unexpected-happens>

## Citizens Wants to Encourage Use of Approved Contractors



Most people don't think about what they should do when something unexpected happens to their home, especially an unforeseen non-weather related water damage event, such as a drain backup or burst pipe. Such an event usually leaves you as the homeowner with two choices: you could call your homeowners insurance company and have them send an adjuster to adjust the claim. Or, and this is the more pragmatic option, you could call an emergency response company that specializes in water restoration and they'll be at your door in less than two hours.

Citizens Property Insurance Corporation would like to put an end to the fact that homeowners have two choices, and leave them with only the first option. Citizens wants to eliminate the Assignment of Benefits, the document homeowners sign that allows their chosen restoration company to bill directly to the homeowners' insurance provider. The Assignment of Benefits, however, has been held in the legislature and the courts as good public policy.

After all, if a homeowner standing in four inches of water in their living room can't call the restoration company on their own, they're stuck waiting for an adjuster to come and adjust the claim. That could take days, maybe even a week. In that amount of time, mold, rot and bacteria take root in the home and the repairs will have to be a lot more costly and extensive.

But that's exactly what Citizens wants their policyholders to do: call them first. Citizens is a state-run homeowner's insurance carrier that holds more than a half million policies in Florida,

and its plan is to lobby the state legislature for a state law mandating that Citizens policyholders have any non-weather related water loss remediated by a Citizens-approved or in-house restoration company.

That would be bad public policy for a couple of reasons; the first being that it takes away homeowners' choice in the free market to shop around for recommended and reputable restoration companies. Homeowners have to let the restoration company into their home, why shouldn't they get to choose? They should have the right to choose, and to this point the courts and the legislature have held that.

The second reason is simply the quality of the work. By insourcing the work of public adjusters and water remediation companies to "pre-approved" or even in-house companies, Citizens is effectively guaranteeing a sharp decline in the quality of work done in these emergency situations. If your home is flooded and you have to invite a company into your home chosen by your insurance company, you're getting the cheapest bidder on the job. Nobody should have to settle for a remediation company that is only looking out for the insurance company's interest.

Citizens will decide whether to lobby the legislature at their next Board of Governor's meeting in December. Check here for updates, but in the meantime, tell your representative that you demand to have a choice in water remediation and restoration.

Information was obtained by the Sun Sentinel [http://www.sun-sentinel.com/business/consumer/fl-citizens-board-meeting-20150930-story.html?reset\\_flag=true](http://www.sun-sentinel.com/business/consumer/fl-citizens-board-meeting-20150930-story.html?reset_flag=true)

- See more at: <http://www.cohenbattisti.com/Blog/what-should-you-do-when-the-unexpected-happens#sthash.beZJGRkm.dpuf>