



*Additional Living Expense  
Claims Task Force  
February 26, 2008*

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# Additional Living Expense

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Coverage is afforded for Additional Living Expense (ALE), as an incurred expense, when a covered peril renders a Citizens policyholder's residence uninhabitable.

However, during a catastrophic event, the need for ALE funds is heightened. To assist our customers:



- ❖ Citizens mobilizes our mobile response vehicles with satellite and telephone connectivity which allows us to quickly verify policyholder status; and
- ❖ Issue an ALE check up to \$5,000 on-site to our policyholders that need immediate assistance.

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For claims other than during a catastrophic event, we handle ALE claims as a reimbursable expense per the contract stipulations.

Having said that, there are times when our customers' losses are personally catastrophic and/or they do not have the means to pay for temporary living expenses. In those cases:



- ❖ We can have them set up with temporary housing, via an ALE vendor, and have the bill sent directly to Citizens; and/or
- ❖ We can provide them with an advance on the expected ALE expense, not to exceed \$5,000.

*These situations are assessed on a case by case basis by the handling adjuster.*