



WIND AND HAIL UPDATE

South Carolina Wind And Hail
Underwriting Association
P. O. Box 407
Columbia, SC 29202

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2011 HURRICANE SEASON

Hurricane Season is almost here . . . and experts predict a busy season! In the event of a storm, it is important for you to understand your role in the claims process.

Should a storm approach the South Carolina Coast, the Association will fax updated claims instructions to each agency. **INFORMATION WILL ALSO BE POSTED ON OUR WEB SITE!** Until then, here are the basic instructions:

- Report all claims to the Association via an approved method.
- Do NOT assign the claims.
- Do NOT adjust the claims.
- Do NOT authorize permanent repairs or the destruction of property.
- Temporary repairs are permitted. The insured should secure and save the receipts.

How do we report claims?

There are several ways to report routine and catastrophe claims. The PREFERRED WAY is to report claims online.

- Go to www.scwind.com and login. You can report claims directly to the Association via the internet. Go to the listing of your policies and click on "Claim" for the policy with a loss.
- Utilize the Claims Call Center by calling 1-880-236-1873.
- Fax a loss notice to 1-803-779-0324.

What if it is a major storm?

The Association will notify you of the implementation of the Single Adjuster Program by global fax and on the SC Wind website. Under this program, the Association will assign **both** the losses of the SC Wind policy and the flood policy.

At that time, we will . . .

- Send you pre-printed loss notices with policy data.
- Alert you to the toll-free fax number to report claims.
- Remind you about the toll free number for the Claims Call Center.
- ***Encourage you to report claims at www.scwind.com***
- Provide you with additional information.

How do I know if my flood company participates in the Single Adjuster Program?

Insurance companies that participate in the National Flood Insurance Program are known as Write-Your-Own Flood Companies (WYO'S). Their contract with the Flood Program requires them to participate.

If you have a specific question about your flood company, please contact the Association Office.

What if the flood carrier does not participate in the National Flood Insurance Program – such as an E&S company?

Non-NFIP or non-WYO policies are not included in the Single Adjuster Program. As a service to your client, you should alert the adjuster to the existence of the flood policy. He may be able to take an assignment and handle the flood claim along with the wind claim.

What if the flood policy is written by another agency?

If the flood policy is with another agency, we cannot include the risk in the Single Adjuster Program. For communications purposes, both policies must be with the same agency.

You can inform the flood agent of the adjusting firm assigned to handle the wind claim in hopes that the flood carrier will utilize that firm.

What if I know there is no flood (or wind) damage to the property?

Under the Single Adjuster Program, if there is a SC Wind Policy and a WYO Flood Policy on a damaged risk, a qualified wind and flood adjuster will visit the risk. This prevents future questions if flood (or wind) damage is found at a later time.

If power is out, how can we send loss notices to you?

A number of alternatives are available. The day after the evacuation order was lifted for Hugo, the US Mail had overnight service to Columbia. Other overnight services are available. Should the situation warrant, the Association will establish pick-up points and courier the loss notices to Columbia. Should your agency have power, we hope you will fax loss notices for others who may not have power.

If you do have power . . .

Go to www.scwind.com and use your producer sign-in. You should report the claim online.

Also, consumers can contact the Claims Call Center to directly report a claim.

Remember that the website is the preferred method for reporting claims.

Please report the claim only one time. Do not report the same claim multiple times. This can create problems.

How do we know that you received the claim?

The Association will assign the claim the day it is received. A packet is prepared for the adjuster confirming SC Wind coverage.

An assignment letter is sent to the insured and to the broker. Under the Single Adjuster Program, a copy of the letter and loss notice is sent to the flood company confirming the assignment. A copy of the flood company letter is also sent to the National Flood Insurance Program.

Will you be sending out wallet cards to consumers this year?

Yes. Wallet cards will be mailed in several weeks to every policyholder.

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If you have other questions about hurricane claims handling, please email info@scwind.com.