



## **WIND AND HAIL UPDATE**

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

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14-07

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### **AUTOMATED BINDERS**

With the implementation of the waiting period and the elimination of the hurricane restriction, an exception was made for property transfers where there is an originating mortgage.

The Association is pleased to announce that the binder request process has been simplified and automated. The paper binder request form is no longer available on the web site.

Binders can be created from the quick quote / coverages screen by clicking on the 'Prepare Binder' button. The 'Prepare Binder' button will not appear until the quote has been rated. Users will be required to enter some additional information in order to generate the binder.

If a quote or application already has an existing binder, it can be updated by clicking on the 'Update Binder' button on the coverages screen.

If an application has a binder associated with it, the HUD statement will need to be uploaded via the web prior to final submission. Users will be prompted to add the HUD statement after the 'Attach Photos' screens - the HUD statement must be in .pdf format.

Additional information on the binder procedure is in the *Rates, Rules, and Forms Manual* in Division III. The Manual is available at [www.scwind.com](http://www.scwind.com).