



WIND AND HAIL UPDATE

*South Carolina Wind And Hail
Underwriting Association
P. O. Box 407
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SC WIND CLAIMS CALL CENTER CLAIMS WALLET CARD

The Association has always looked to the Insurance Producer to be an important aspect of the claims reporting process. We will continue to do so.

Events such as Hurricane Katrina have illustrated that even Insurance Agencies are negatively impacted in the aftermath of a major hurricane. Some agencies may not be able to assist their clients due to temporary or permanent closure following a storm.

As a result, SC Wind will offer a claims call center for **reporting catastrophe claims**. The center will operate Monday through Friday from 8:00 AM until 8:00 PM. On Saturdays, the hours will be from 8:00 AM until 5:00 PM. Hours will be extended in the event of a major storm.

In introducing this new service, we will mail two wallet cards with this information to each insured.

In addition, the Association is offering a claims reporting feature on the web. Producers with logons are able to see a new column when they look at their list of in-force policies. The new column includes the word "Claim."

By clicking on "Claim," a simplified claims reporting form will appear. The producer or agency staff person will then check boxes to describe the loss. When finished, the claim can be electronically submitted.

eClaims is available for both routine and catastrophe claims.

Will the Association still accept ACORD Loss Notices?

Yes. The ACORD Loss Notice is still acceptable, but online claims reporting is preferred – and faster!

In the event of a major storm, will the Association continue to print Loss Notices?

Yes. When a major storm is approaching the South Carolina Coast, the Association will print and distribute Loss Notices with policy data already included.

Will the toll-free fax number be available?

In the event of a major storm, the toll-free claims fax number will be activated. The number will be distributed to all agencies.

What happens if the internet and the fax lines are down following a major storm?

It is possible that a major storm could limit electronic communications. Despite this, a number of options will be available.

- When the mandatory evacuation order was lifted for Hugo, mail service, including Express Mail, began that same day.
- In recent storms, the overnight services have returned immediately.
- Depending on conditions, SC Wind will establish pick-up points for claims and courier the files to Columbia.
- If possible, temporary locations will be established that can fax the claims reports.
- The storm offices set-up by the Adjusting Firms might be used as a reporting location if necessary. Many of these locations have generators and satellite phone connections.
- In the aftermath of recent storms, cell phone service resumed in a day or two. The call center will be available for insureds to report claims.