



WIND AND HAIL UPDATE

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

October 20, 2014
14-03

PROOF OF LOSS NOTICE

Recent legislation requires an additional notice be sent to all policyholders. It includes additional information about deductibles, flood insurance, catastrophe savings accounts, and a number of other topics. SC Wind is in the process of filing this form with the South Carolina Department of Insurance. Further information will be sent after the form is approved.

Included in the form is information about filing a proof of loss. State law requires an insurer to provide a policyholder a copy of the proof of loss form within 20 days of filing a claim. Traditionally, the Association has relied on the adjuster to send the form to the policyholder.

Effectively immediately, the Association will now include a copy of the proof of loss form in the letter acknowledging the receipt of the loss notice to the insured. There will also be a cover note explaining that the insured should discuss the proof with his or her adjuster.

It is not necessary for an insured to file a proof of loss unless the Association requests that a form be submitted. The adjuster will notify the insured of any requirement to provide the form during the adjustment process.

Should your clients have questions about receiving the forms, please tell them that submitting a proof of claim is not the first step in the claims process. The adjuster will continue to advise the insured when the form is required to be completed.

A sample of the Statement in Proof of Loss and the cover note is attached for your information.

IMPORTANT NOTIFICATION

The attached Statement of Proof in Loss form has been sent to you in accordance with Section 38-59-10 of the South Carolina Code of Laws. The statute requires that the insurance company provide a written proof of loss form within twenty days after the receipt of notice of loss.

We **may require**, within 60 days after our request, your signed, sworn proof of loss.

Also, your **policy** lists "YOUR DUTIES AFTER LOSS". The form lists your duties required to be performed by you or your representative including the completion of the proof of loss.

If you have any questions regarding the proper completion of the form or your duties after loss, please contact the insurance adjuster listed on the attached Claims Assignment Notice form.

