



## **WIND AND HAIL UPDATE**

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

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03--09

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### **ISABEL RESPONSE**

Hurricane Isabel's near miss with the South Carolina Coastline has generated a number of questions from brokers. Please allow us to share some of them with you.

***Why did you send us all of those claims notices? Did our insureds have claims?***

To assist brokers in the event of a major storm, we pre-print loss notices with wind and flood information from our data files. If your client has a loss, you can simply describe the damage and fax the loss notice to the Association Office for assignment.

The loss notices are sent out in advance so you can have them prior to the storm. Since some vendors, such as Fed Ex, pull their trucks from the coastal area before the evacuation order, we have to ship the notices early.

***Do we need to complete an ACORD Loss notice?***

You should use the loss notice we provide you. It is generated to include the needed information from our data files. Each loss notice is unique for a given risk.

***What do we do with the loss notices now?***

Please destroy them. The pre-printed loss notices contain policy data as of a specific date. That information may have changed by now.

You should note that the loss notices contain non-public information that should be safeguarded. For that reason, properly dispose of the notices.

***When was the hurricane restriction put in place for Isabel and when was it lifted?***

The hurricane restriction was eliminated in January 1996. It was replaced with a waiting period.

The waiting period worked well this year as Henri, Isabel, Juan, and Kate were in the Atlantic. If the hurricane restriction had been in place, the Association would have stopped writing new business and would have denied coverage changes for an extended time.

For more information about the waiting period and the grace period, please see the *Rates, Rules, and Forms Manual* or attend a Wind and Hail Update seminar.

***Why was the flood information wrong on our loss notices?***

We use the data from our policy files. The source of the information is the application you have submitted. Remember to update the flood information on the back of the rewrite applications. If you have changed flood companies, please contact Underwriting Manager David Leadbitter.

We are automatically changing over the Royal & Sun Alliance flood policies to Harleysville.

## **OTHER FAQ's**

***We cannot read the manual from the web site or the CD. Why?***

To view the *Rates, Rules, and Forms Manual*, it is necessary to have Adobe Acrobat Reader. This program is available for free from the web site. We also included a copy on the CD.

***What is the web site address?***

[www.scwind.com](http://www.scwind.com)

***How can we obtain an additional CD?***

Simply send us a note and we send you another copy by return mail.