



WIND AND HAIL UPDATE

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

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2009 HURRICANE SEASON

Hurricane Season is 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. Until then, here are the basic instructions:

- Report all claims to the Association office.
- Do NOT assign the claims.
- Do NOT adjust the claims.
- Do NOT authorize permanent repairs or the destruction of property.

What if it is a major storm?

The Association will alert you to the implementation of the Single Adjuster Program by global fax. 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 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 fax 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 can report the claim online.

Also, consumers can contact the Claims call center to directly report a claim.

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.

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