



WIND AND HAIL UPDATE

*South Carolina Wind And Hail
Underwriting Association
240 Stoneridge Drive, #101
Columbia, SC 29210*

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21-01

SIGNATURES ON APPLICATIONS

The Association has received several questions in regard to signatures on applications.

Do we need to get a signed application from the insured? . . . Yes.

Can I sign on behalf of the insured? . . . Yes. You may sign on behalf of the insured as the insured's representative.

Do we need to send SCWHUA a copy of the signed application? . . . No. You keep the signed application in your office.

Why do we need to retain an application with a "wet" signature on file? . . .
In order to comply with regulations, a "wet" signature is required.

How long do we have to keep the application on file? . . . You must keep the application on file for 7 years.

Can we scan the application and retain a digital copy? . . . Yes. A digital copy of the application is acceptable as long as a wet signature was on the original.

In the current state of our country, getting a wet signature may not be possible. Can we use digital signatures on the applications? . . . You may obtain a digital signature for your records from the applicant. You should, as the producer, sign the application in ink and keep a copy.