



POLICYHOLDER CLAIM PROCEDURES

FILING A CLAIM

1. In the event of a loss, contact the Producer (your local agent) or the essential carrier to file the claim. They will submit the claim information to the Association.
2. If you are unable to reach the Producer or essential carrier, please complete the online **Insured Property Loss Notice** and submit it directly to the Association by fax at 919-745-3899 or email to claims@ncjua.com. You may also call 800-662-7048. We recommend that you advise your producer that a claim has been filed.

When filing a claim, have the following information available:

- Policy Number
- Date that the damages occurred (date of loss)
- Address of the damaged location
- Contact information for any additional contacts (i.e. contractors, property managers)
- Be prepared to describe the damages to your property.

During a Non CAT event, an in-house adjuster will be assigned to your claim. They will contact you within 24-48 business hours to obtain more detailed information about the loss and to discuss the claim process with you.

During catastrophic events, such as a Hurricane or Tropical Storm, if your policy is written on a wind/hail only basis, your primary/essential carrier will handle the adjustment of your claim. If your policy is written through the NCJUA/NCIUA, the Association is responsible for handling your loss. An outside adjuster may be assigned and will make first contact to inspect the damages.

Please make sure that the mortgagee information and mailing address are correct on the policy. If there are any corrections needed, make sure they are noted on the loss report and that the Producer updates your policy information.

IMPORTANT INFORMATION IN THE EVENT OF A LOSS

1. Report the loss immediately. The insurance policy requires notification as soon as possible after a loss. Be sure to provide a telephone number where you can be contacted.
2. Review your policy. Please note that each person's coverage is unique to their specific policy.
3. Make necessary, temporary repairs to prevent further damage to the insured property. Retain receipts for the repairs and provide copies to the adjuster. **DO NOT make permanent repairs to your damaged property unless the adjuster has reviewed your claim and has given permission to restore your property.**
4. Take steps to protect the property from theft or vandalism.
5. When it can be done safely, take photographs of the damages. This will help you with the presentation of your claim and will assist the adjuster in the investigation. Pre-loss pictures are also helpful in documenting your loss.
6. When possible, obtain an estimate for repair or replacement of the damage. Unit or line item cost estimates are preferred.



7. Choose your repair contractor carefully. Check with the Better Business Bureau before doing business with a contractor you do not know. The North Carolina Department of Insurance recommends the use of a licensed contractor.
8. Flood is not covered under any NCJUA/NCIUA policy. You should check with your agent, to determine if you have or need a flood policy.
9. Once a claim is settled, your payment may include the mortgagee listed on the policy. Contact the mortgage company to verify their procedures for endorsing the check.

TIPS FOR PREPARING FOR A CATASTROPHIC EVENT

For tips for preparing for a catastrophic event, please see the links below or check with your local civic authorities.

<http://www.ncdoi.com/HurriClaims/>

www.ncdoi.com

www.nhc.noaa.gov