



PRODUCER CATASTROPHE CLAIMS PROCEDURES

I. CLAIMS ON WINDSTORM & HAIL POLICIES

During a named storm, claims on Windstorm & Hail policies are handled by the Member Insurer and must be reported to both the Member Insurer that issued the essential property insurance and the Association. Please communicate with your Member Insurers to verify if their procedures include the use of Independent Adjusters. The NCJUA/NCIUA approved adjuster list does not apply to Member Insurer handled claims.

II. CLAIMS ON COASTAL PROPERTY INSURANCE POOL (CPIP) AND FAIR PLAN POLICIES

A. AUTHORIZATION ON CLAIMS WITH LOSS VALUE NOT EXCEEDING \$2,500

Repairs may be authorized on claims \$2,500.00 or less. Insured should be instructed to take photographs and submit them with itemized estimates or repair bills. Insureds should be reminded that exclusions, deductibles and depreciation may apply. If repairs have been authorized by the Producer, it should be clearly noted on the First Notice of Loss.

B. AUTHORITY FOR OTHER CLAIMS

Producers may apply for authority to make claim assignments following a catastrophe. Annual applications may be submitted using the **Producer Application for the Year 2016 Catastrophe Claims Assignment Authority** form.

Following a Named Storm, approved Producers may assign claims to an approved adjusting firm for **one calendar week**. Permission may be granted for a further assignment period depending on the unique conditions of the storm. A list of approved adjusting firms is available on our website. Please refer to our website for updates both before and after a storm.

All Loss Notices should clearly identify the assignment date and the Independent Adjusting Firm assigned to the loss. Once a claim has been assigned, it may not be re-assigned without permission from the Association.

Producers may be responsible for reimbursing the Association for additional service fees resulting from assignment of claims outside the scope of this agreement, including but not limited to, duplicate assignments and the use of unauthorized adjusters.