



POLICYHOLDER CLAIM PROCEDURES

FILING A CLAIM

The North Carolina Joint Underwriting Association (FAIR Plan) and the North Carolina Insurance Underwriting Association (Coastal Property Insurance Pool), are ready to assist you in the aftermath of this Named Storm event.

If you do experience a loss from this Named Storm:

- Contact your Producer (Insurance Agent)
 - You may find their number located in the top right-hand section of your insurance policy declaration page.
- If you are unable to reach your Producer
 - Contact the NCJUA/NCIUA at 800.662.7048

IMPORTANT INFORMATION IN THE EVENT OF A LOSS

- Report the loss as soon as possible, as required by your policy.
- 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.**
- Take steps to protect the property from theft or vandalism.
- 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.
- When possible, obtain a detailed estimate for repair or replacement of the damage.
- 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.
- Flood is not covered under any NCJUA/NCIUA policy. You should check with the Producer to determine if you have a flood policy.
- Once a claim is settled, your payment may include the mortgagee listed on your policy. Contact the mortgage company to verify their procedures for endorsing the check.

TIPS FOR PREPARING FOR A CATASTROPHIC EVENT

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

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

www.ncdoi.com

www.nhc.noaa.gov