

PIA storm resources update

Nov. 2, 2012

PIA storm resources: Information you need to process claims and more

Throughout the week, PIA has been providing agencies affected by Sandy with information to help them as it has become available. We will continue to do so on an ongoing basis, recognizing that power and Internet access continues to be an issue for agents and clients impacted by this devastating storm.

PIA has made <u>Storm Info Central</u> available publicly on the PIA website, allowing all agents and their clients to access key information and resources remotely, without member logon requirements. New and immediately useful updates include:

- > State-by-state announcements on hurricane deductibles
 - Connecticut: <u>http://www.ct.gov/cid/lib/cid/Important_Notice_Update_to_Hurricane_Deductibles_St</u> <u>orm_Sandy.pdf</u>
 - New Jersey: <u>www.pia.org/njsandybulletinblast10.31.12.pdf</u>
 - New York: <u>http://www.governor.ny.gov/press/10312012Hurricane-Deductibles</u>

Downloadable ACORD claims forms

- ACORD 1–Property Loss Notice
- ACORD 2–Automobile Loss Notice
- <u>ACORD 3</u>–General Liability Notice of Occurrence/claim
- <u>ACORD 4</u>–Workers' Compensation First Report of Injury/Illness

> FICO Numbers from FEMA for tracking the claims

- Conn: FICO 308
- NH: FICO 311
- NJ: FICO 305
- NY: FICO 306

Emergency phone/email numbers

- PIA: <u>http://www.pia.org/storminfocentralhurricane.php#askpia</u>
- Connecticut: <u>http://www.catalog.state.ct.us/cid/portalApps/FindCompany.aspx</u>
- New Jersey:
 - Auto <u>http://www.state.nj.us/dobi/division_consumers/insurance/autoinscontacts.ht</u> <u>m</u>
 - Homeowners
 <u>http://www.state.nj.us/dobi/division_consumers/insurance/homeownercontact</u>

 <u>s.htm</u>

- New Hampshire: <u>https://sbs-nh.naic.org/Lion-</u> Web/jsp/sbsreports/CompanySearchLookup.jsp
- New York: <u>http://www.dfs.ny.gov/insurance/tocol4.htm</u>

Key coverage questions

AUTO

- <u>900300-00</u>—Flood-damaged personal auto
- <u>900145-00</u>—Flood damage to personal property in auto

BUSINESS INTERRUPTION

- <u>900010-00</u>—Floods and business interruption
- <u>900110-00</u>—Perishable stock—spoilage coverage endorsement

LOSS OF USE

• <u>900303-00</u>—Homeowner's loss of use after windstorm power outage

PROPERTY

- <u>900302-00</u>—Water backup from off-premises drains and pipes
- <u>900294-00</u>—Flood coverage for commercial property
- 900284-00—Sump pump
- <u>900305-00</u>—Basement water
- <u>900148-00</u>—Damage from power surge
- <u>900185-00</u>—Condominiums—earthquake and flood
- 900200-00—Sewer back up through toilet
- <u>900304-00</u>—Food spoilage due to power outage
- <u>900306-00</u>—Wind-driven rain

MISCELLANEOUS

- <u>900301-00</u>—FEMA proof-of-loss submission
- <u>900334-00</u>—Binding restrictions

We suggest you check <u>Storm Info Central</u> often for the updates, information and materials you can use and share with your clients. Many of the items have been formatted in printable pdf format for you to print and reuse.

Please contact us if we can help your agency or if you have suggestions for helping your fellow agents. Contact us at (800) 424-4244 or email <u>resourcecenter@pia.org.</u>

Think PIA first.