

CLAIMS PROCEDURE

The FAIR Plan maintains a claims staff in its Philadelphia Office to service Plan policyholder claims. The Plan uses local independent adjusters to settle claims. All claim files are reviewed thoroughly by Plan claims staff to assure settlement in accordance with the provisions of the contract.

All losses are assigned for investigation in accordance with the procedures detailed below.

A. REPORTING

Claims must be promptly submitted to the FAIR Plan Office by the insured or his/her representative. Claims are to be submitted in duplicate utilizing ACORD Property Loss Notice Form #1 and mailed or faxed to:

Claims Department
West Virginia FAIR Plan
530 Walnut Street, Suite 1650
Philadelphia, PA 19106-3698
FAX: 1 (215) 409-9100

Claims may also be reported via our website address at wvfairplan.com

1. EMERGENCY/RUSH

In an emergency situation the claim should be reported by phone to the Plan Claims Department to assure immediate servicing. Emergency is defined as a severe loss which:

- a) Renders the property uninhabitable or,
- b) Places the property in imminent danger of either collapse or incurring further damage,
- c) Places the property under an order of demolition by the civil authority.

West Virginia FAIR Plan
1 (800) 462-4972
FAX: 1 (215) 409-9100

B. ASSIGNMENT AUTHORITY

No agent or broker has the authority to assign a claim on behalf of the FAIR Plan. The FAIR Plan will not be responsible for any claim settlement or service invoice resulting from assignment of the claim by any source other than the FAIR Plan. All claims are to be reported to the Plan as outlined above and assignments will be made by and at the discretion of the FAIR Plan Claims Department.

C. PAYMENT OF CLAIMS

Under normal circumstances, the claim payment is mailed directly to the insured's producer of record. When the insured is represented by an attorney, the claim payment is mailed to the attorney.

ADJUSTMENT PHILOSOPHY

The FAIR Plan is committed to handling claims in accordance with West Virginia law and industry accepted adjustment guidelines and practices.

The Plan expects that its representatives conduct themselves in a courteous and professional manner at all times. Any complaints regarding the actions or conduct of a claim representative should be immediately brought to the attention of either the Plan's Claim Manager or General Manager.