

**SECTION XVI
CLAIMS
PROCEDURE**

All claims are to be reported to the FAIR Plan Claim Department in accordance with the procedures outlined below. The Plan's claim department will assign all claims for investigation. Agents/Brokers do not have assignment authority.

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
190 N. Independence Mall West, Suite 301
Philadelphia, PA 19106- 1554
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
215-629-8800
FAX: 1-215- 409-9100

B. ASSIGNMENT AUTHORITY

No agent or broker has the authority to assign a claim representative 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 for transmittal to the insured. When the insured is represented by either a public adjuster or an attorney, the claim payment is mailed to the party as authorized by the insured.

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