



Date: June 1, 2021

State(s): All States

Line(s) of Business: All Lines of Business

Effective: Immediately

Agency Catastrophe Claim Handling Procedures & Underwriting Reminders

Summer storm season has begun, and the 2021 hurricane season is officially here. The following is a reminder on how to handle Catastrophe (CAT) claims with our Companies and Underwriting policies with regards to hurricanes and tropical storms.

CLAIM ASSIGNMENTS:

- In the event of a Company-declared or PCS-declared CAT, agents should submit claims to the Home Office only and should not directly assign claims to adjusters.
- Claims on Union Express policies can be input into [Union Express](#) directly. All other claims, including Community Mutual claims, can be emailed to clmsrpts@unionmutual.com or can be submitted by fax (**802-229-2119**). Please be sure to provide the best contact number for contacting the insured. **Each claim should be submitted only once.**
- To report claims after hours, please call 1-800-671-8550 and follow the prompts.
- **Please verify the current mortgagee(s) with policyholders and report any changes to Underwriting. Incorrect / outdated mortgagee details cause delays in claim payments.**

If there is a catastrophe in your area, please check Union Express and our public website, www.unionmutual.com, regularly for event-specific information, updates, claim assignment information and other pertinent information.

If you need assistance with reporting claims directly through Union Express, please [contact us](#) for instructions or visit the Help & Documentation tab –

Claims.

In conjunction with the start of hurricane season, we would like to reacquaint our agents and their staff with the Companies' Underwriting Policy regarding hurricanes and tropical storms.

POLICY: It is Union Mutual Companies' Underwriting Policy that new windstorm coverage cannot be bound, or existing coverage increased, on any risks that are located in any area of the applicable state(s) where a Hurricane or Tropical Storm Warning or Watch has been declared by the National Weather Service (NWS). Any binding suspension will continue in effect until twenty-four (24) hours after the warning or watch has been discontinued.

It is also the Companies' policy that any request for the removal / reduction of hurricane deductibles when a hurricane or tropical storm is being actively monitored on the Atlantic Coast by the NWS will not be accepted.

Applications or routine endorsement requests that are received by our Companies prior to the declaration of a hurricane or tropical storm warning or watch will be underwritten and processed in the normal manner.

Please advise your agency staff of our guidelines so there will be no misunderstandings in the event of a loss. If you have any questions concerning these guidelines, please [contact your marketing representative](#).

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