



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 here to assist you in the event of a claim.

If you experience a loss:

- **Contact your Producer (Insurance Agent)**
You can find their contact information in the top right-hand section of your policy's declaration page.
- **If you are unable to reach your Producer:**
 - Report your claim online:
<https://consumer-portal.ncjua-nciua.org>
 - Or call NCJUA/NCIUA at 800-662-7048

IMPORTANT INFORMATION IN THE EVENT OF A LOSS

- Report your loss as soon as possible, as required by your policy.
- Make temporary repairs to prevent further damage to your property.
 - Keep all receipts and provide copies to the adjuster.
 - **Do not** make permanent repairs until the adjuster has reviewed your claim.
- Take reasonable steps to protect your property from additional damage.
- When it is safe to do so, take photographs of the damage.
 - Photos will help support your claim and assist the adjuster's investigation.
 - Pre-loss photos can also be helpful if available.
- Obtain a detailed estimate for repair or replacement when possible.
- Choose repair contractors carefully.
 - Check with the Better Business Bureau before hiring unfamiliar contractors.
- Flood damage is not covered under NCJUA/NCIUA policies.
 - Contact your Producer to determine if you have a separate flood insurance policy.

TIPS FOR PREPARING FOR A CATASTROPHIC EVENT

For additional guidance, visit the resources below or consult your local authorities:

- <https://www.ncdoi.gov/>
- <https://www.ncdoi.gov/consumers/disaster>
- <https://www.nhc.noaa.gov>