

To whom do I report my loss?

You may report your loss to anyone on our staff. In most cases, claims are reported to the Claims Manager or Risk Control Specialist that service your account.

Contact information is available: www.ncpublicschools.org/fbs/directory/.

How do I report a Loss?

You may report via Email, Telephone, Fax, or USPS. If you do not already have a Claim Form, you may download one: www.ncpublicschools.org/insurance/forms/.

The most efficient method is email, which also provides you with an instant record of your report date and sets up a written dialog with the Adjuster, who can advise you of specific documentation requirements.

Simply complete the form using building information from your current Insurance Schedule of Values to identify the building, where the loss occurred, and its' insured values. Disregard the Claim Number Field, which it assigned after the claim is entered into our system, other fields are self-explanatory.

What if I am not sure of the Loss Amounts?

Claims are normally submitted with estimated loss amounts. This allows the "Fund" to set up the claim and establish a reserve.

The Maintenance Director or Maintenance Trades Foremen are excellent resources for estimating building losses, while Media Specialist, Finance Officers, Technology Departments, and other specialty areas can provide cost estimates when contents is part of a loss.

If true cost documentation, such as invoices, receipts, or bids, is available at the time of loss, it may be submitted along with the Claim Form.

What documentation is required to support my claim?

Direct Damage Claims will fall into two categories, accidental and intentional.

If damage is intentional or a law has been broken, you are required to notify the police and we need a copy of the police report to document the loss.

Photographs are the best method of recording damage. They provide insight of the conditions at the time of loss. The cause, kind, and extent of loss are easily captured with a series of photos, which, if digital, can be emailed with the Claim Form. This information allows the Adjuster to determine if an on-site investigation is warranted or if you may proceed with recovery from the loss.

A Loss Description is asked for on the claim form. This should be a brief narrative that tells what happened and how. Descriptors that tell area amounts (i.e. Sq. Ft., Sq. Yd., or lineal ft.),

kinds of material, construction detail, and/or Manufacture and Model, should be used to lend detail to the loss.

If contents of your building is lost or damaged, complete and submit a Contents Inventory Form, which is available on our Web Site under the Forms link. You may use an existing inventory of your own if it shows Manufacturer, Model, Age and Cost of the items being claimed.

What information it needed for Claim Settlement?

Claims are payable on a least costly basis. For example, if the cost of repair exceeds the replacement cost of a new item, of like kind and quality, the replacement cost would be used since it is the least costly method.

Copies of invoices, quotes, bids for repair and/or replacement of damaged property, which is being claimed, can be used for settlement documentation.

What should I do when I'm not sure if my loss is covered?

Document and report the loss as you normally would. Once it is submitted, the Adjuster will evaluate the loss and advise you if coverage exists.

Who can receive payment for our losses?

Loss Payments are made to the Named Insured. This will be your school system or Community College as it appears on the Declarations Page of your coverage form.

Advance and Final settlement payments from the "Fund" are made via electronic transfer or check to the Named Insured. You, as the Named Insured, will make payment for your contracted repairs, purchases, or to a Loss Payee or Mortgagee.

To submit your question, email [G. Cecil Bell](mailto:G.CecilBell@SchoolInsurance.com), Claims Manager, School Insurance Section, Safe & Healthy Schools Support.