



## CLAIMS PROCEDURE

### NOTICE OF LOSS:

- After experiencing loss or damage from hail to the crop(s) insured under a Canadian Hail Agencies Inc. (CHA) policy, the insured must notify our office of hail damage in writing (Notice of Loss) within 72 hours of the hail event. A Notice of Loss may be submitted by email or fax. Verbal notification of a claim is not accepted.
- Printable Notice of Loss forms can be found online at [www.canhail.com](http://www.canhail.com)
- It is the insured's responsibility to monitor their crops for damage. If you plan to be away from your farm for any duration, please appoint a Power of Attorney to monitor your crops in your absence. The Power of Attorney can submit Notices of Loss on the insured's behalf. The Power of Attorney may also represent the insured during a loss adjustment and sign on behalf of the insured on the Proof of Loss.
- If the insured does not submit a Notice of Loss within 72 hours of the storm, CHA has the right to reject the Notice of Loss
- Notices of Loss need to include the name and contact information of the insured, the fields where hail damage occurred, the storm date and time, and information pertaining to any other insurance on placed on the concurrent crops.

### CLAIM PROCESSING:

- Once our office has received a Notice of Loss, it is entered into our online system, assigned a Loss Number, and sent to our Claims department for review. The claims department will assign the claim to a highly trained and qualified adjuster.
- A representative from CHA will contact you advising receipt of the Notice of Loss.

### CLAIM ADJUSTING:

- The Claims department assigns an Adjuster to the claim based on experience, current workload, and proximity.
- The internal goal of CHA is to contact the insured within one week after receiving the Notice of Loss. The CHA Adjuster will establish an agreed upon time to adjust the crop, typically within 1-2 weeks from the Notice of Loss.
- The Adjuster will examine the damaged crop with the insured and follow the procedures and protocols established by the NCIS Adjusting Manual approved by the provincial regulators and provide a Proof of Loss or request for deferral within 30 days of the date of the storm.
- The Adjuster and the insured may agree to defer the adjusting until the crop has matured.

- It is the insured's responsibility to accompany the Adjuster during the inspection of the fields. If they are unable to accompany the Adjuster, the insured can appoint a Power of Attorney to act on their behalf.
- The Adjuster will document their findings on a Proof of Loss. If the percentage of loss damage found on the insured's crop is agreed upon review of the Proof of Loss, both the Adjuster and the insured will sign the Proof of Loss documentation accordingly. A copy of the Proof of Loss will be provided to the insured.
- The Adjuster will send the completed Proof of Loss back to the office. The loss is entered into our online system, and payment will be issued to the insured. The claim is then closed, and all documentation within the claim will be filed.
- In the event that the hailed crop is to be harvested or turned under prior to inspection of the crop, the insured must leave sufficient samples to be examined. Please see the form *Harvesting Prior to Inspection* for guidelines at [www.canhail.com](http://www.canhail.com) If an insured has not left adequate evidence of crops (see *Harvesting prior to Inspection form*), CHA may reject the liability of the claim.
- From time to time, the CHA adjuster may get a request to match a concurrent company's Proof of Loss. CHA will only consider matching once the adjuster can visually inspect and agree to the findings provided by the concurrent company.

#### CLAIM DISPUTES:

- In the rare event that the insured does not agree with the percentage of loss documented on their Proof of Loss ascertained by the Adjuster, then a re-inspection may occur by the Adjuster. A re-inspection is performed at no cost to the policyholder if the insured attended the claim with the Adjuster. If the policyholder waives their right to participate with the adjusting practice, CHA will still provide a re-inspection. However, the policyholder is asked to share the adjuster's expenses. A re-inspection will only take place if the policyholder agrees to accompany the adjuster in the field and participate in the counts.
- If an agreement is still not reached after re-inspection, the claim will be referred by the adjuster to the Claims Manager for review. After review, the Claims Manager will conduct the dispute resolution, also known as the appraisal process, in accordance with Statutory Condition 15 of the CHA policy and outlined in Statutory Condition 15 of the *Insurance Act*.
- If an agreement cannot be reached in the dispute resolution or appraisal process, the Appraisers may together align on an umpire or contact the provincial Superintendent of Insurance or their designated representative. Any costs related to the umpiring process are divided equally between the policyholder and the company.