

A CONSUMERS GUIDE TO North Carolina's Disaster Mediation Program

The North Carolina Department of Insurance offers a free mediation service to policyholders who have had a disaster-related claim partially or completely denied by their insurance company.

The program works in the following ways:

- First, the county in which the property exists must have been declared a disaster by the N.C. Governor or the U.S. President.
- Commercial and auto claims are not eligible.
- The dispute must be more than \$1,500.
- Claims denied due to policy exclusions, term limits or conditions, fraud or non-coverage at the time of the loss are not eligible.
- The request must be made within 60 days of receiving the denial from the insurance company.
- During the mediation conference, a mediator with no ties to the insurance company will sit down with the policyholder and a representative of the insurance company to facilitate discussion and negotiation. The goal of the Program is to reach a mutual agreement, but the mediator will not make the final decision on the claim. The insurer ultimately has the final say on the settlement amount.

For more information about this free service,
go to www.ncdoi.com/hurriclaims or call **855-408-1212**.

