



Commonwealth of Massachusetts
**DEPARTMENT OF HOUSING &
 COMMUNITY DEVELOPMENT**

Charles D. Baker, Governor ◆ Karyn E. Polito, Lieutenant Governor ◆ Janelle L. Chan, Undersecretary

Public Housing Notice 2018-11

To: Local Housing Authority Executive Director and Maintenance Employees
 From: Sarah O’Leary, Risk Management Specialist
 Subject: Claim Reporting Procedure for State-Aided Housing Property Insurance Program
 Date: June 19, 2018

As we enter the summer months, this is a time for increased property claim activity. It is also a critical time for managing claims as we are beginning the process of insurance marketing for the next policy year. In order to ensure that all insurance claims are properly tracked and adjusted, please follow the reporting procedures described below.

If you have any questions regarding loss reporting, please contact Sarah O’Leary by phone at 617-573-1229 or by email at Sarah.Oleary@mass.gov.

- 1) **Recognize and Report Promptly:** All insurance claims of any kind must be reported immediately following your awareness of property damage greater than your community deductible amount in value.

LHA State-aided Units	Community Deductible
1-199	\$ 1,000
200-499	\$ 1,500
500-999	\$ 2,000
1000-7499	\$ 2,500

If you are unsure of the property loss value, please report the damage.

Note that damage to motor vehicles or tree limbs which do not cause damage are not covered under the property program and do not need to be reported. If you are unsure as to whether the claim is covered, please report the damage.

- 2) **Send by Email:** All claim reports must be made by email in the format prescribed below
Subject Line: The subject line must be entered as follows: Insurance Claim Notice: NAME Housing Authority TYPE loss at ADDRESS UINIT (DATE). For example:

Subject: Insurance Claim Notice: Pleasantville Housing Authority Fire Loss at 2018 Main Street unit 2 (date unknown).

Addressees: To promote coordination, please address the email to at least five recipients as follows:

Beth Grenier of The Sullivan Group	bgrenier@sullivangroup.com
Sarah O’Leary, DHCD Risk Management Specialist	Sarah.oleary@mass.gov
William Miller, DHCD Construction Supervisor	William.m.miller@mass.gov
Assigned DHCD Construction Advisor Thomas Boyer Sean Keating Michael Leach Thomas Mulvey Robert Watt	As assigned: Thomas.boyer@mass.gov Sean.keating@mass.gov Michael.leach@mass.gov Thomas.mulvey@mass.gov Robert.watt@mass.gov
Assigned DHCD Housing Management Specialist Mirna DeRodriguez Christine Devore Mary Farrell Kim Gomez Carolina Gonzalez Thomas Lee Melanie Loveland-Hale Evelyn Muasya Robert Muollo Robert Pelletier Lisa Taylor	As assigned: Mirna.derodriguez@mass.gov Christine.devore@mass.gov Mary.farrell@mass.gov Kim.gomez@mass.gov Carolina.gonzalez@mass.gov Thomas.lee2@mass.gov Melanie.loveland-hale@mass.gov Evelyn.muasya@mass.gov Robert.muollo@mass.gov Robert.pelletier@mass.gov Lisa.taylor@mass.gov

Date of Loss: If you are certain of the date and time of loss you should include that in your first report, if you are uncertain of the date of loss, please provide a range of time in which you estimate the loss occurred. This information is relevant and if multiple losses occurred at the same time, such as with a storm, there may be a reduction or elimination of the deductible amount.

Contact Information: Please provide information about who has the most knowledge of the loss and who should be contacted with any questions.

- 3) **Take Pictures:** It is important to document the damage and the conditions at the time of the loss. Things may appear different by the time an adjuster can visit the site. You can use your cellphone to take photographs of the loss. Pictures should be taken both at a close and further vantage point. For some losses with more widespread damage, videos should be taken to document the conditions.