

Massachusetts Housing Authorities Insurance Program for State-aided Properties Claim Reporting Procedures

A. Property Damage Claims

Property insurance may cover damage to your housing authority's property if the damage was caused by a covered loss, such as fire, lightning, collision or falling objects, explosion, wind, flood, theft, malicious vandalism or other causes of loss provided in the policy. If a state-aided property has incurred property damage that is reasonably expected to exceed your community deductible, and a covered cause of loss, you should report an insurance claim. Please consult the attached F.A.Q. to learn more about what causes of loss are covered by property insurance.

The claims administrator for property claims is now York Claims Services. The first step in the claim process is to contact York and notify them of the claim. York has assigned a dedicated phone number to LHAs for claim reporting: 1-877-220-5724. Claim notifications can also be made by email to 8448MALP@yorkrsg.com, or by fax to 1-800-393-8140. The York claim center representative will ask you for the following information:

Program: Massachusetts Housing Authorities Property Program
Insurance agent: Hays Insurance
Insurance carrier: Lexington Insurance Company
Policy number: 019946362
Property loss location: (will vary)
Contact Persons: (will vary)
Description of cause of loss (if known): (will vary)
Description of damages to the property: (will vary)

After your LHA reports a claim to the York Claims Center, the claim information will be sent to the York Claims Specialist who will contact your LHA for further information. The claims specialist will give you advice about next steps to take. If the claim is anticipated to exceed the \$5,000 per incident deductible, York's Claims Management Specialist will coordinate with the Insurance carrier, Lexington Insurance Field Services, to arrange for an adjuster to assess the claim at the LHA.

B. Boiler & Machinery Claims

The program broker, Hays Insurance, will assist you in reporting boiler and machinery or equipment failure claims. Please send an email with a description of the claim to the following: acroteau@hayscompanies.com; dpowers@hayscompanies.com; jfoley@hayscompanies.com, sarah.oleary@mass.gov and william.m.miller@mass.gov.

C. Crime Claims

The program broker, Hays Insurance, will assist you in reporting crime claims. Please send an email with a description of the claim to the following: acroteau@hayscompanies.com; dpowers@hayscompanies.com; jfoley@hayscompanies.com, and sarah.oleary@mass.gov.

D. Liability Matters: Including Employment and Discrimination Claims, Personal Injury and Other Tort Liability Demands and Legal Actions

Please email DHCD's Risk Management Specialist, Sarah O'Leary, a copy of all documents received if you learn of a situation regarding a demand or legal action against your LHA. Sarah will generally follow up with you within 48 business hours. If your LHA has not received timely confirmation of the claim, it is the LHA's responsibility to follow up by email. If the LHA receives a legal summons to Court, the LHA is being sued and has

a limited time to respond. **LHAs must scan and email any legal Summons to the Risk Management Specialist immediately upon receipt.** The email header should say Legal Summons Received by _____ LHA. Your LHA should receive a “New Matter Assignment” email confirming that an attorney has been assigned to represent the LHA. If your LHA does not receive an email confirming that an attorney has been assigned to the case, it is the LHA’s responsibility to follow up and ensure that an attorney is assigned to the housing authority. Note that sending a claim or other legal documents to the LHA’s HMS, regional attorney or an outside attorney not assigned by Risk Management, is insufficient. Failure to ensure that a claim is defended can have serious consequences, including the loss of the ability to defend the LHA in the case and the Risk Management Program’s inability to assist in the defense of the claim.

Only eligible claims will be defended under the Retained Risk Tort Program. For example, a legal case brought against an LHA for non-payment of monies due under a contract would usually not be covered. Please see the Insurance F.A.Q. for further details. Please contact the Risk Management Specialist, Sarah O’Leary, with any questions at sarah.oleary@mass.gov.

Insurance Reporting Decision Tree

