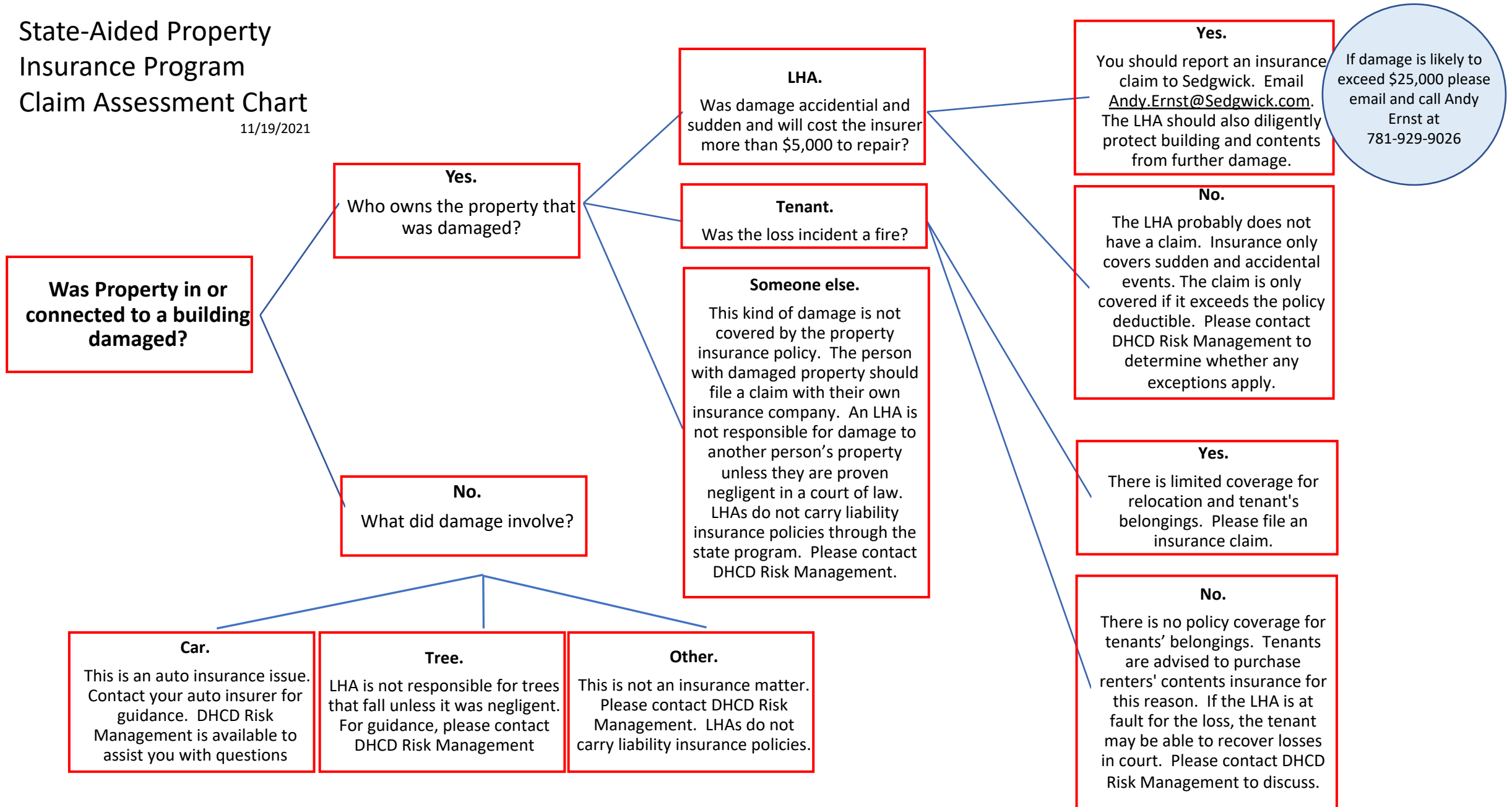


# State-Aided Property Insurance Program Claim Assessment Chart

11/19/2021



**Was Property in or connected to a building damaged?**

**Yes.**  
Who owns the property that was damaged?

**LHA.**  
Was damage accidental and sudden and will cost the insurer more than \$5,000 to repair?

**Tenant.**  
Was the loss incident a fire?

**Someone else.**  
This kind of damage is not covered by the property insurance policy. The person with damaged property should file a claim with their own insurance company. An LHA is not responsible for damage to another person's property unless they are proven negligent in a court of law. LHAs do not carry liability insurance policies through the state program. Please contact DHCD Risk Management.

**Yes.**  
You should report an insurance claim to Sedgwick. Email [Andy.Ernst@Sedgwick.com](mailto:Andy.Ernst@Sedgwick.com). The LHA should also diligently protect building and contents from further damage.

**No.**  
The LHA probably does not have a claim. Insurance only covers sudden and accidental events. The claim is only covered if it exceeds the policy deductible. Please contact DHCD Risk Management to determine whether any exceptions apply.

**No.**  
What did damage involve?

**Yes.**  
There is limited coverage for relocation and tenant's belongings. Please file an insurance claim.

**No.**  
There is no policy coverage for tenants' belongings. Tenants are advised to purchase renters' contents insurance for this reason. If the LHA is at fault for the loss, the tenant may be able to recover losses in court. Please contact DHCD Risk Management to discuss.

**Car.**  
This is an auto insurance issue. Contact your auto insurer for guidance. DHCD Risk Management is available to assist you with questions

**Tree.**  
LHA is not responsible for trees that fall unless it was negligent. For guidance, please contact DHCD Risk Management

**Other.**  
This is not an insurance matter. Please contact DHCD Risk Management. LHAs do not carry liability insurance policies.

If damage is likely to exceed \$25,000 please email and call Andy Ernst at 781-929-9026