

COVID-19 impact on first party property claims

By Gordy Van

In light of the COVID-19 (Coronavirus) pandemic, including orders by Governor Inslee to “Stay Home, Stay Healthy”; the closure of all businesses except essential businesses; and to practice social distancing, we have received inquiries about WCIA expectations for member response in reporting claims for first party property claims.

While WCIA would like to know about property damage claims as soon as possible, we understand that these are difficult times and member staffing may be stretched thin responding to more urgent matters. We do not want you to place yourselves at risk by rushing to have contractors meet to secure bids for minor damage repairs that could wait until this health crisis has passed. We would like to make your jobs as uncomplicated as possible. If you normally secure more than one estimate for repairs, during this period we can likely accept one reasonable estimate to authorize work.

For large losses or property damage, that due to safety concerns needs prompt repair, then that should still be done (while maintaining social distancing). WCIA can request our field adjuster services vendor Sedgwick’s assistance in assessing a claim, retaining a mitigation company to begin mitigation efforts, and developing estimates.

If you need quick insurance claim answers for on-site contractors, WCIA staff are available by phone Monday through Friday, 8 a.m. to 5 p.m. Please let us know what we can do to help.

The important thing for now is that everyone stays safe. There will still be time to submit property claims and work toward their resolution once the pandemic is more under control.