



# MASSACHUSETTS PROPERTY INSURANCE UNDERWRITING ASSOCIATION

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## UNDERWRITING DIVISION

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The Massachusetts Property Insurance Underwriting Association (MPIUA) received approval from the Division of Insurance to modify Homeowners and Dwelling Policies that are effective on and after 8/1/2018 so that what was previously identified as a minimum mandatory Windstorm or Hail Deductible has now been changed to a minimum mandatory Named Storm Deductible for policies with an inception date of 8/1/2018 or later.

**The introduction of this Deductible Change has resulted in some frequently asked questions. The following is an attempt to clarify some of those questions.**

### **To which policies does the Named Storm Deductible apply?**

The new Named Storm Deductible will be endorsed on all new owner's Homeowners and Dwelling policies incepting 8/1/2018 or later. It will also be applied to existing Homeowners and Dwelling policies effective prior to 8/1/2018, upon renewal post 7/31/218.

### **My policy has an inception date prior to 8/1/2018. Can I request to change my Windstorm or Hail Deductible to the new Named Storm Deductible?**

No. In order to be eligible for the Named Storm Deductible, the inception date must be 8/1/2018 or later. You may elect to cancel your current policy and write a new policy with other insurers or with MPIUA, effective on or after 8/1/18, to be eligible for the Named Storm Deductible. **You may also seek insurance with another carrier with other deductible and coverage options.**

### **Does the Named Storm Deductible apply to winter storms such as winter storm "Nemo"?**

No. A Named Storm is defined as a hurricane or tropical storm given a name by the National Weather Service. The Named Storm Deductible does not apply to winter storms or other storms named by TV networks or other non-official entities. For example, "Nemo" was a winter storm named by a media outlet. The Named Storm Deductible would not have applied to this event.

### **For what time period does the Named Storm Deductible apply?**

The Named Storm Deductible is applied for the "duration of the Named Storm". The "duration of the Named Storm" is defined as beginning 12 hours before a National Weather Service watch or warning for the storm has been issued for any part of Massachusetts, and ending 12 hours after any watch or warning for Massachusetts has been lifted or the Named Storm has been discontinued by the National Weather Service.

### **What are the mandatory minimum Named Storm Deductibles?**

The attached "Quick Reference Sheet – Named Storm Deductible" outlines the Minimum Named Storm Deductible Requirements for policies with an effective date on or after 8/1/2018.