

# Dispute Resolution

## **DISPUTE RESOLUTION PROTOCOL**

SMHI provides a five step process to settle disputes in the event an agreement cannot be reached on the initial assessment.

### **STEPS**

1. The field adjuster calls in the storm supervisor to provide a second opinion. The storm supervisor will meet with the first adjuster and claimant in the field to reassess the loss in question.
2. If step one fails the claimant can ask for a re-inspection and another adjuster will be assigned by SMHI to assess the loss.
3. If step two fails to settle the loss the file moves to an appraisal.
4. In the event the claimant, after signing the proof of loss as being acceptable, finds the damage greater than initially agreed to SMHI will take the following action:
  - a. If there is undisturbed evidence of the crop left in the field, the claimant can ask for another assessment of the loss (the results of which are not binding).
  - b. If the crop has been harvested, the claimant could ask the SMHI Board to review the claim.

In all cases it is recommended that the claimant contact head office to discuss the options available and certain conditions apply in each case.