

ENTERPRISE INSURANCE & COMPLIANCE STANDARD (v2025.1)

SECTION 1: FLOOD DAMAGE CLAIMS (STATE: FLORIDA)

Rule FL-101: Eligibility for Residential Claims Any residential property damaged by rising water or storm surge is eligible for a full assessment if the policyholder has maintained active coverage for at least 30 consecutive days prior to the weather event.

- **Deductible:** A standard \$2,500 deductible applies to all claims under \$50,000.
- **Exclusion:** Damage caused by internal pipe bursts is NOT categorized as "Flood" and must be filed under "Maintenance & Repair."

SECTION 2: FIRE AND SMOKE DAMAGE (ALL STATES)

Rule FR-202: Immediate Safety & Mitigation In the event of fire damage, the policyholder is required to secure the property within 24 hours (boarding up windows/doors) to prevent secondary theft or weather damage.

- **Claim Deadline:** Proof of loss must be submitted within 60 days of the fire event.
- **Coverage:** Smoke damage to electronics is covered only if the device was plugged into a certified surge protector at the time of the event.

SECTION 3: CORPORATE COMPLIANCE & AUDIT (STATE: CALIFORNIA)

Rule CA-99: Data Privacy and Identity Verification For all insurance claims filed within the state of California, agents MUST verify the claimant's identity using two-factor authentication (2FA) or a government-issued ID scan before processing payments exceeding \$1,000.

- **Compliance Penalty:** Failure to record the verification method in the Appian Audit Log will result in an automatic 15% reduction in the agent's quarterly performance score.

SECTION 4: AUTO ACCIDENT PROTOCOLS (STATE: TEXAS)

Rule TX-404: Fault Determination Texas operates under a "Proportionate Responsibility" law. A claimant can recover damages only if they are found to be 50% or less responsible for the accident.

- **Documentation:** A police report is MANDATORY for all accidents involving more than two vehicles.