**One-Off PIF Updates**

As a means of keeping our policyholder database in-sync with your insured homes, PIF (policy-in-force) updates follow a regular import process--typically, weekly. This is so that if a wildfire occurs, WDS can accurately report on how it is impacting insured homes with the most up-to-date policy exposure data that is possible. PIF updates include newly insured homes, as well as updates to existing policies and policies which may no longer be active.

There may be times in which newly added policies have not yet been transferred to WDS via the standard PIF update cycle, and a wildfire is occurring within the vicinity of the homes. This may happen if a wildfire occurs between the regularly scheduled intervals of information exchange. In such cases, WDS can accommodate an emergency “one-off” (non-standard) policy add that is outside of the regular update cycle. Such one-off policy adds:

* Are expected to be very rare
* **Are only pursued if the newly insured home is currently being threatened by a wildfire or has potential to be threatened soon if conditions change**
* Must be confirmed as valid by WDS fire duty officer before they are acted upon

In the event that one of the above is met, WDS requires that policyholder data is transferred with the csv template provided. The following is a description of the fields in the csv:

* Policyholder\_number: The id for the given policyholder; also referred to as customer number, member number, etc. [Required]
* Policy\_number: the policy id for the property [Required]
* First\_name: First name of the homeowner [Required]
* Last\_name: Last name of the homeowner [Required]
* Address, city, state, zip: Physical location of the home [Required]
* Phone: best contact for the homeowner [Optional]
* Coverage\_amt: The amount that the home is insured for [Optional]
* Effective\_date: The date that the policy became effective [Optional]
* Expiration\_date: The date that the policy expires [Optional]
* Location\_number: For insurers that use the same policy number for multiple homes, but differentiate them by location [Optional]

**Procedure:**

1. Client enters the new policy into the csv template
2. Client transfers the file to WDS (typically B2B)
3. WDS imports the data into the database
4. The “one-off” policy appears on the WDS*fire* dashboard
5. **This policy line item must appear on the pursuant, regular PIF send to ensure data persistence and accuracy**

One-off policy additions increase the potential for data error and/or data inconsistency between client and WDS, and thus should be pursued only in case of emergency. Notes:

* Any errors included on the manual submission are owned by the client
* Errors will remain intact in the WDS database until they are updated in the standard PIF send
* It is the client’s responsibility to ensure the “non-standard” policy point(s) data is included in the pursuant week’s PIF import file; otherwise, these manually added policies will be cancelled and no longer propagate throughout the WDSfire dashboard