



## American Nuclear Insurers FAQ

*American Nuclear Insurers (ANI) response to any claim depends on all applicable terms, conditions and exclusions of the appropriate nuclear liability insurance policy.*

### **Can people who evacuated their home go to a hotel or motel?**

Evacuees may stay at motels or hotels, or stay with friends or relatives. Reimbursement could be made for immediate, reasonable out-of-pocket living expenses which include, but may not be limited to: food, lodging, transportation, (mileage allowance), loss of wage and emergency medical treatment. Reasonable costs would be reimbursed and advanced by insurers.

### **If there is a vehicle accident during evacuation, how is it covered?**

Injury or damage sustained as a result of an automobile accident would not be covered under the policy. Coverage for such injury or damage would be available under an automobile liability policy. Health policies might also apply in case of injury.

### **How is burglary or looting losses covered if they occur after evacuation?**

The nuclear liability policy is responsible for bodily injury or offsite property damage caused by the nuclear energy hazard. The policy would not cover burglary or looting losses. The question of whether the insured would be liable for these losses also exists. Losses of this type may be covered under a homeowner's insurance policy depending on the scope of contract.

### **Is loss of business by stores, restaurants, etc. due to evacuation covered?**

Coverage for commercial loss of revenue depends on the location of a business and its proximity to the nuclear event. An economic loss claim must be supported by evidence that the business is located in an area that was actually contaminated, may possibly be contaminated or is in imminent danger of contamination. The evaluation of the claim is based on the inability of the work force to report to the workplace.

### **Do claimants have to hire lawyers?**

Claimants are not required to hire lawyers.

### **How are losses to crops or farm products handled? What about product boycotts?**

Once again we refer to the "term" property damage as defined in the policy. If farmers in the vicinity of the accident are unable to sell their crops or other farm products "... because possibly so contaminated or because of imminent danger of such contamination", the policy would cover those losses.

The aspect of reasonableness would be a factor in determining the insured's legal liability and the extent of policy coverage. For example, if the potential danger zone is limited to five miles around the site, claims for crops grown beyond that distance could be considered unreasonable and may not be covered. (The reference to five miles from the site is used for illustrative purposes only).



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### **Are volunteers or expenses by volunteers (amateur radio operators, Red Cross, etc.) reimbursed?**

The policy is only responsible for an insured's legal liability to pay damages because of bodily injury or..." Since there would be no liability to reimburse volunteers, our policy would not respond for expenses incurred by volunteer groups.

### **How does ANI determine where the claims office will be set up?**

A claim office is usually placed where it is most convenient to evacuees and where it is easily accessible. The magnitude of the nuclear incident and prevailing weather conditions dictate where an office will be located.

### **How is the claims office operated? What kind of information will be required of claimants?**

The claim office is staffed by people with specific duties for administering needs for emergency assistance payments.

Claimants for emergency assistance are required to produce identification and documentation to be eligible for reimbursement of living expenses. Forms of identification include; social security number, driver's license, credit card, birth certificate, earnings statement, tax receipts etc. Personal interviews are conducted by adjusters to determine eligibility before payment is approved.

### **How will ANI coordinate payments for evacuees with similar payments made by FEMA?**

The Robert T. Stafford Disaster Relief and Emergency Assistance Act (Public Law 93-288) addresses response coordination issues between FEMA and other emergency responders such as American Nuclear Insurers.