PACIF's Non-Covered Claims Program



PACIF exists to support, guide, and assist its members. A great example of this is our

longstanding Non-Covered Claims (NCC) program, in which our claims adjusters help

members recover costs from a third party for damage to municipal property that

PACIF does not cover (such as guardrails and fences). In other words, we will help

members recover monies even if we do not cover the loss. No commercial carrier

does this!

We are automating part of this process. Now, when you submit a Property Loss

Notice, if it involves non-covered property, the acknowledgement email you receive

will include a unique link for you to use to submit the documents we need so we can

pursue your compensation for non-covered costs. We can start the recovery process

when we have received the following supporting documents. Just remember to use

the specific link from that acknowledgement email to submit any or all of these as

soon as you receive them:

1. Police Report that provides information about the responsible party.

2. Photos of the damage.

3. An itemized repair invoice or estimate. (Please note, this must be an itemized

break down of labor and materials. Most insurers do not accept lump sum

estimates.).

Due to the high volume of covered claims we are handling for members, you may not

receive direct contact from a claim representative until all the documents requested

have been received. The file will remain open for 90 days. If we do not receive

complete documentation within 90 days, the file will close, but we encourage you to

submit documents even if over the 90 days. We will be happy to review everything

for the recovery consideration.

If you wish to have this property listed in case of future losses, kindly contact PACIF

Underwriting, underwriting@vlct.org.

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