PACIF's Non-Covered Claims Program

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Current as of: 11/10/2026

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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