

UPDATE: As the effect of coronavirus (COVID-19) continues to evolve, TPC Group has taken preventative steps to help minimize the impact on those working and visiting the Armory modifying the method for claimants to complete the claims process by telephone and electronically. See Stage 1.

TPC Group's voluntary claims process went into effect on November 27, 2019 and received high levels of participation. The evacuation-only portion of the claims program remained open for more than seven weeks before concluding on January 20, 2020. February 4, 2020 was the last day to file a property damage claim to be considered part of the voluntary property claims process. TPC Group is focusing efforts on providing residents in the impacted area with the funds necessary to address property damage.

**The Claims Helpline (1-866-601-5880) is operating Monday-Friday from 11:00 a.m. to 7:00 p.m.
All property claims settlements are by appointment only at
the Armory Claims Center, located at 511 Grigsby Ave. in Port Neches, Texas.**

RESIDENTIAL CLAIMS PROCESS

Residents with claims located in areas closest to TPC Port Neches Operations continue to be prioritized for home inspections and settlement appointments. Given the volume of claims received, the process may take many months for homes outside the areas closest to the plant. If residents can receive quicker reimbursement for home property damage by filing a claim with their own insurance carrier, they are encouraged to evaluate this option. Our objective is to enable proper assurances that repairs are being made. This is consistent with our commitment to the community as the impacted neighborhoods benefit from residents repairing damage to their homes.

PROPERTY DAMAGE ASSESSMENT

Completion of the **Property Damage Claim Inspection Form** by the claimant before the inspection will provide inspectors with the necessary descriptions of damage believed to have resulted from the incident. Completion of the form by the claimant also provides information

regarding homeowner's insurance, mortgage/lienholders, and ownership that will be necessary to process the claim.

The payment process has been updated to provide payments to homeowners to begin repair work and when repair work is completed.

SETTLEMENT PAYMENTS & PROCESS

Payment Schedule for Residential Property Claims

Stage 1: At time of initial settlement appointment, once all necessary documentation is provided and claimant signs the form release, claimant will receive:

- ✓ 25% of total estimate payable to claimant and mortgagee (as applicable)
- ✓ 10% of total estimate payable to claimant as contingency to provide buffer in case repair costs exceed total repair estimate

Effective March 18, 2020, in response to the effects of coronavirus (COVID-19) and in compliance with the emergency directive issued by local government authority, TPC Group modified the method for claimants to complete the claims process by telephone and electronically. In-person settlement appointments are no longer being conducted at the Armory. The health and safety of our contractors, visitors to the Armory and the larger community is our priority. It is important for us to protect the health of the workers implementing each step of the process at the Armory and in the field to prevent any disruptions in the assessment and payment schedule. Claimants will be asked to drop off or email (propertysettlementdocuments@globalriskssolutions.com) necessary documents in advance of their settlement appointment.

Stage 2: The claimant will then have 120 days from Stage 1 to (i) submit to the claims processor a signed contract with a qualified contractor to complete the repairs identified in the TPC Group estimate; and/or (ii) certify they will complete repairs themselves by signing a Certification of Self-Repairs Form. After confirmation that the requirements are met, the claimant will receive:

- ✓ 25% of total estimate payable to homeowner and mortgagee (as applicable)
- ✓ The documentation provided in (i), (ii), or a combination of (i) and (ii) must cover all repairs identified in the estimate
- ✓ For claims with estimates of \$10,000 or less, a contract or certification is not required for Stages 1 and 2, and the payments in Stages 1 and 2 will be combined and payable at the initial settlement appointment to the claimant
- ✓ If all the documentation required for Stage 2 is provided by the claimant at the time of the initial settlement appointment for Stage 1, the payments for Stages 1 and 2 may be combined and both payable to claimant and mortgagee (as applicable) at the initial settlement appointment

Stage 3: The claimant will then have 24 months from Stage 1 to demonstrate completion of all repairs by providing the claims processor with either (i) a qualified contractor certification of completion and/or (ii) a Certification of Completed Self-Repairs Form. After confirmation the requirements have been met, which may be confirmed by a claims processor inspection of the property, the claimant will receive:

- ✓ The remaining 50% of total estimate payable to homeowner and mortgagee (as applicable)
- ✓ The 24-month period is provided to give claimants adequate time to complete repairs. The claimant does not have to wait until after 24 months to receive payment – rather, payment can be made at any time, once the requirements of Stage 3 have been met and verified.
- ✓ If an inspection is performed and the claimant cannot demonstrate that all damage noted in the estimate has been adequately repaired, the claimant will be given a period of no less than 120 days to have the remaining repairs completed. Any further inspection to verify the completion of all repairs will not be scheduled until after that 120-day time period has elapsed.

COMMERCIAL CLAIMS PROCESS

In light of the significant property damage to homes, TPC Group is focusing efforts on addressing residential claims as quickly and efficiently as possible to provide impacted families with the funds necessary to address the home damage. Once submitted residential property damage claims have been processed, TPC Group will consider unresolved commercial property damage claims.