



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 that include, but may not be limited to: food, lodging, transportation (mileage allowance), loss of wages 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 are 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 for stores, restaurants, etc. due to the 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 workforce to report to the workplace.

Do claimants have to hire lawyers?

- Claimants are not required to hire lawyers.

In the aftermath of an accident, consumers could boycott certain agricultural products (e.g. milk, corn, etc) due solely to the proximity of such products to the affected area even if the products are not contaminated. Could ANI coverage apply to product boycotts?

- ANI does not normally reimburse for crop loss unless contamination is imminent and the insured nuclear power station is legally liable. "Reasonableness" would be a factor in determining any possible reimbursement. For example, assume the potential danger zone is five miles around the site, claims for the inability to sell crops produced beyond 50 miles would be considered unreasonable.

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. Because there would be no liability to reimburse volunteers, the policy would not cover 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 are also taken into account.

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 card, 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 ANI.

This fact sheet is designed to provide basic information about potential insurance claims in the event of a nuclear generating plant emergency. It does not supersede any plans, procedures or guidelines that are in use.