

United Guaranty

APPEALS GUIDE

For use with claims filed on Covered Loans with MI application dates on or after October 1, 2014 — the effective date of United Guaranty's 2014 Master Policy.

October 1, 2014



APPEALS

United Guaranty provides an Appeal process for those disputed decisions on Rescissions, Claim Denials, Independent Validation Program eligibility, Certificate Cancellations and Claim curtailments.

1. Appeal must be submitted in writing with supporting documentation no later than 120 days from notification of the Rescission, Claim Denial, Independent Validation Program eligibility, Certificate Cancellation or date of Claim payment (for Claim curtailments). No appeal will be accepted after 120 days from notification or claim payment.

Loans receiving notification of a failure of Independent Validation which could result in Rescission must be appealed within 60 days of the notification or a Rescission will be issued. If an appeal of a failure of Independent Validation is received within 60 days, a Rescission will not be issued unless such failure remains uncured after 120 days from the date of the initial notification. Any failure of an Independent Validation may continue to be appealed after a Rescission is issued, but such appeal must be resolved within 180 days from the date of initial notification of failure of Independent Validation.

2. Appeals may be submitted via email to appeals@ugcorp.com, or by mail addressed to United Guaranty – Appeals Department, 230 North Elm St, Greensboro, NC 27401.
3. Each appeal should include United Guaranty certificate number, lender loan number, and borrower name and should address the specific reason for the appeal and include all supporting documentation. (Claim curtailment appeals should include a Supplemental Claim For Loss Form.)
4. Every appeal will be analyzed by an independent team who will research and consider the basis/merit for every appeal, including supporting documentation. United Guaranty will respond in writing within 60 days.
5. Per the terms of the master policy all Appeals must be resolved within 180 days following the Loan decision.

Appeals Department contact information:

Claims Customer Service (available 8:30 a.m. to 5:00 p.m. ET): 877.642.4642

Please direct appeal status requests to appeals@ugcorp.com.

United Guaranty Corporation
United Guaranty Residential Insurance Company
United Guaranty Mortgage Indemnity Company
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United Guaranty is a marketing term for United Guaranty Corporation and its subsidiaries. Coverage is available through admitted company only. MC-2-A935C-0115