



NEW YORK STATE SENATOR

Charles J. Fuschillo Jr.

## Senator Fuschillo Offers Information for Residents Who Had Property Damage Following Recent Severe Storm

CHARLES J. FUSCHILLO JR. March 24, 2010

With the recent severe storm causing damage to numerous homes and businesses in the communities, Senator Charles J. Fuschillo, Jr. (R-Merrick) today offered information to residents who need to make repairs or file insurance claims.

For residents who need to make repairs to their homes, Senator Fuschillo offered the following tips from the New York State Consumer Protection Board and the State Emergency Management Office:

- Deal with a reputable local contractor. Be wary of itinerant contractors who materialize after a disaster, seeking business.
- Check references and get written estimates.
- Get a written contract that specifies the price and the work to be done. Never sign a blank contract or one with blank spaces.
- Ask for proof of insurance.
- Do not pay for the job in advance. Be wary of any contractor who demands full payment up front.
- Check with the Nassau County Department of Consumer Affairs at 516-571-2600 or the Suffolk County Office of Consumer Affairs at 631-853-4600 to make sure the contractor is licensed. You can also check the contractor's complaint record.
- Pay by credit card, if possible. You have additional protection if there's a problem.
- Otherwise, pay by check. Never pay in cash.
- Don't rush. Resist high-pressure sales tactics such as the "good deal" you'll get only if you hire the contractor on the spot.

For residents who are filing a claim with their insurance companies, Senator Fuschillo offered the following information from the New York State Insurance Department.

- Have copies of all insurance policies readily available when filing a claim, including homeowners, renters, flood, automobile, and business insurance.
- Keep a list of the names of the insurance company personnel you talk with when filing a claim and keep a detailed record of what they told you and when.
- Take video or still photos of damaged property to document the extent of damage.
- Make property repairs to prevent damage from worsening, but don't make permanent repairs until after your property is inspected by your insurer because permanent repairs could affect the amount of your claim.

In addition, Senator Fuschillo informed residents that the New York State Insurance Department is operating a hotline to assist residents with insurance questions following the storm. Residents who have spoken with their insurance companies but still need help, or who are having a dispute with their insurance companies, can call the hotline at 1-800-339-1759.

####