



NEW YORK STATE SENATOR

James L. Seward

Steps To Rebuild Following Hurricane Irene

JAMES L. SEWARD August 29, 2011

| ISSUE: **INSURANCE, GOVERNMENT OPERATIONS**

| COMMITTEE: **INSURANCE**

ONEONTA, 08/29/11 – State Senator James L. Seward (R/C/I-Oneonta) today applauded the efforts of Governor Cuomo and other state and local officials in continuing to keep residents informed of steps to take following Hurricane Irene. Below is a press release issued by the governor's office which includes vital information in regard to property losses and insurance claims.

"The days following a natural disaster can be confusing and stressful, but it is important for those who have suffered property damage to file an insurance claim as quickly as possible to help protect their financial future," Governor Cuomo said.

Benjamin Lawsky, Superintendent of the Department of Financial Services, who oversees the State Insurance Department, said, "We will do everything we can to help people who suffered damage from the storm recover and get their lives back on track as quickly as possible. The purpose of insurance is to help people rebuild and we will be working to see that process does as smoothly as possible."

Governor Cuomo and Superintendent Lawsby suggested the following measures for New Yorkers with property losses:

- The first step to getting your home restored is to contact your insurance company and/or agent with your policy number and other relevant information. Be aware that your policy might require that you make this notification within a certain time frame.
- Take photographs or video of the damage before clean-up or repairs. After you've documented the damage, make repairs necessary to prevent further damage to your property, such as covering broken windows, leaking roofs and damaged walls. DO NOT have permanent repairs made until your insurance company has inspected the property and you have reached an agreement on the cost of repairs. Be prepared to provide the claims adjuster with records of any improvements you made prior to the damage. Save all receipts, including those from the temporary repairs.
- If your home is damaged to the extent that you cannot live there, ask your insurance company or insurance agent if you have coverage for additional living expenses.
- Ask what documents, forms and data you will need to file the claim. Keep a diary of all conversations you have with the insurance company and your insurance agent, including names, times and dates of the calls or visits and contact details.
- Be certain to give your insurance company all the information they need. Incorrect or incomplete information may cause a delay in processing your claim.
- If the first offer made by the insurance company does not meet your expectations, be prepared to negotiate. If there is a disagreement about the claim, ask the company for the specific language in the policy in question and determine why you and the company interpret your policy differently. If you believe you are being treated unfairly, contact the Insurance Department at www.ins.state.ny.us. You can file a complaint about an insurance company at <http://www.ins.state.ny.us/complhow.htm>.
- Consumers should contact their insurance company, agent or broker to get answers to

specific questions about their policies. Consumers who need further help should feel free to contact the New York State Insurance Department's Consumer Services Bureau at 800-342-3736 which operates from 9 a.m. to 4:30 p.m., Monday through Friday. Disaster related calls only should go to the Department's disaster hotline at 800-339-1759, which will be open starting Monday from 8 a.m. to 8 p.m. for as long as needed

Governor Cuomo and Superintendent Lawskey have also mobilized the State Insurance Department to help New Yorkers with their claims. The Department has:

- Opened the Department's disaster hotline at 800-339-1759, which will be open starting Monday from 8 a.m. to 8 p.m. for as long as needed.
- Put all companies that sell homeowners' and auto insurance on alert to be prepared to handle claims.
- Sent staff to join other state and local agencies at the state and at local emergency operations centers.
- Initiated the Insurance Emergency Operations Center.
- Is sending the Department's mobile unit to hard hit locations to provide on the spot assistance for consumers.
- In addition, health insurance companies have been instructed to accommodate consumers who had to evacuate their homes and as a result have to seek care from out-of-network doctors or other health providers.

The Insurance Department's online "Homeowner's Resource Center" offers detailed information and a number of useful tools consumers may find helpful. It can be found at the following location on the Insurance Department's website,

<http://www.ins.state.ny.us/hmonindx.htm>.