



NEW YORK STATE SENATOR

Charles J. Fuschillo Jr.

## Senator Fuschillo Provides Tips to Residents Who Need to File Insurance Claims After Hurricane Irene Damage

CHARLES J. FUSCHILLO JR. August 29, 2011

| ISSUE: **INSURANCE**



With Hurricane Irene causing significant damage across Long Island, Senator Charles J. Fuschillo, Jr. (R-Merrick) is providing tips to individuals who need to file insurance claims.

“Hurricane Irene was a very damaging and destructive storm which will unfortunately result in many families and businesses having to file insurance claims. By following a few simple steps, residents will be able to better protect themselves and help the claims process

go more smoothly,” said Senator Fuschillo.

Senator Fuschillo reminded residents about the following steps they should take when filing an insurance claim, which are provided by the New York State Insurance Department:

- Contact your insurance company as quickly as possible to file your claim. Be sure to have your policy number and other relevant information available when speaking to them.
- Take photos or video of any damage before you clean-up or make repairs. After documenting the damage, make whatever temporary repairs are needed to prevent further damage (such as covering up broken windows, or leaking roofs and walls).
- Do NOT make any permanent repairs before your insurance company inspects the damage and you have reached an agreement on the cost of the repairs.
- If the damage to your home is so severe that you cannot live there, ask your insurance company if you have coverage for additional living expenses
- Keep a record of all conversations you have with your insurance companies, including the dates and times of your conversations, the name of the person with whom you spoke, and the details of your conversation.
- Be prepared to negotiate if your insurance company’s first offer does not meet your expectations. If you disagree with your insurer’s decision about a claim, ask them for the specific language in the policy that their interpretation is based on.

Residents who believe their insurance companies are treating them unfairly can file a complaint about their insurance company by visiting the New York State Insurance Department’s website, [www.ins.state.ny.us/complhow.htm](http://www.ins.state.ny.us/complhow.htm). Complaints can also be filed by writing to Consumer Services Bureau, New York State Insurance Department, 25 Beaver

Street, New York, New York 10004. Be sure to include your name, address, telephone number, your insurance carriers name, your policy or claim number, and an explanation of your concerns; do not send original copies of any supporting documentation.

Residents should contact their insurance companies first if they have specific questions about their policies. Residents who need additional assistance with Hurricane Irene damage can contact the New York State Insurance Department's disaster hotline at 1-800-339-1759.

####