



NEW YORK STATE SENATOR

Neil D. Breslin

After Hurricane Irene, Senator Breslin to New Yorkers: “Act now to protect your property and secure your financial future”

NEIL D. BRESLIN August 29, 2011

(Albany, NY) Citizens throughout the state experienced extreme weather on Sunday, and many New Yorkers are still dealing with the aftermath of flooding, downed trees, power outages and other devastation. Senator Neil D. Breslin (D-Delmar) is encouraging those who felt the most destructive effects of Hurricane Irene to act quickly and take the appropriate steps to file insurance claims for damaged or lost property.

“Being prepared for extreme weather is important, but for those who lost property in the storm it is critical to act quickly in filing insurance claims in order to get the most for what was lost,” said Senator Breslin. “Whether it is water damage from flooding, or structural damage from trees and debris, insurance is in place to ease the financial burden during the rebuilding process.”

Here are some suggestions for filing an insurance claim for damaged or lost property:

- Contact your insurance provider and/or agent as soon as possible, as your policy might require that you make this notification within a certain time frame. Make sure you have your policy number and other relevant information ready for your company or agent.

- Take photographs or video of the damage before clean-up or repairs. After you've documented the damage it is OK to make necessary temporary repairs to prevent further property damage. However, DO NOT make permanent repairs until after you've contacted your insurance company, they have assessed the damage and you have an agreement on the cost of the 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 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>.

Senator Breslin continued, "The state is prepared to work tirelessly to expedite the claims process and ensure everyone will be taken care of in this time of need. Please contact my district office (518-455-2225) with any other questions or concerns regarding what services are available to you while we recover from the storm."

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 from 8 a.m. to 8 p.m. for as long as needed.

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