



NEW YORK STATE SENATOR

Joseph P. Addabbo Jr.

Addabbo: After Irene, Act Now to Protect Your Property

JOSEPH P. ADDABBO JR August 31, 2011

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Senator Outlines Steps to File Insurance Claims on Damages Suffered During Hurricane Irene

Queens, NY, August 30, 2011 -- Residents 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 Joseph P. Addabbo, Jr. (D-Queens) is encouraging his constituents 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 Addabbo. “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 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 well documented the damage, it is permissible 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 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>.

Addabbo 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.” The Senator, whose office has been in contact with the personnel of the Governor and Mayor as well as both the Departments of Parks and Sanitation since the storm, encourages his constituents to contact either of his offices in Howard Beach or Middle Village with any other questions or concerns regarding what types of services are available. Addabbo has also been working on obtaining additional compensation from FEMA for the heavily damaged areas of the district.

Addabbo offers more information his office researched in Hurricane Irene's aftermath: According to the Senator, while standard homeowners insurance generally covers damage from wind caused by hurricanes and tornadoes, it does not protect a resident in the event of flooding. Additional protection from flood damage is available from a separate flood insurance policy under the National Flood Insurance Plan/FEMA. It provides maximum limits of \$250,000 for the home and \$100,000 for the contents of a home. To learn more, go to www.floodsmart.gov, or call 1-888-379-9531. For such policies, there is a 30-day waiting period for the coverage to become effective. If you hear a storm is about to hit and you decide to purchase flood insurance to protect your home, you're too late. And keep in mind that the majority of insurance policies for properties in coastal areas have a special hurricane deductible, ranging from 2% to 5% of the home's insured value. And, for filing claims purposes, standard auto insurance doesn't cover vehicle damage from flooding unless it comes under your comprehensive coverage.

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 AM to 4:30 PM, Monday through Friday.

Governor Cuomo and the Department of Financial Services' Superintendent Benjamin Lawsky have mobilized the State Insurance Department to help residents with their claims. The Department has:

- opened its Disaster Hotline. Disaster-related calls only should go to the Department's Disaster Hotline at 800-339-1759, which will be open from 8 AM to 8 PM for as long as needed;

- › initiated the Insurance Emergency Operations Center;
- › ordered the Department's mobile unit to be sent to hard-hit locations to provide on-the-spot assistance for consumers;
- › instructed health insurance companies 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>.

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