

## **Business Relief**

MARTIN J. GOLDEN November 4, 2012

Contact information for federal, state, and city emergency response programs, as well as many leading insurance companies, is listed below:

Federal Disaster Relief

Federal Emergency Management Administration: Residents and business owners who sustained losses can begin applying for assistance starting October 31st by registering online at http://www.disasterassistance.gov, by web enabled mobile device at m.fema.gov or by calling 1-800-621-FEMA(3362) or 1-800-462-7585 (TTY). The toll-free telephone numbers will operate from 7 a.m. to 10 p.m. EDT seven days a week until further notice. FEMA funds a number of assistance programs including rental payments for temporary housing for those whose homes are unlivable; grants for home repairs and replacement of essential household items; and unemployment payments up to 26 weeks for workers who temporarily lost jobs because of the disaster.

Small Business Administration: After residents and businesses are registered with FEMA, they may apply for a disaster loan. SBA, not FEMA, provides low-interest loans to cover residential losses not fully compensated by insurance and loans up to \$2 million for small businesses and most private, non-profit organizations of all sizes that have suffered property damage or loss of cash flow. Residents can apply online at

http://www.sba.gov/content/applying-disaster-loan, or in person at any Disaster Recovery Center. To find the nearest location, please call 1-800-659-2955 (TTY: 1-800-877-8339) or e-mail disastercustomerservice@sba.gov.

Red Cross: The Red Cross provides for thousands of displaced residents through a network of emergency shelters. If you need assistance, you can find the nearest shelter by going to http://app.redcross.org/nss-app/ or by calling 1-877-733-2767.

#### New York State

New York State Division of Homeland Security and Emergency Services (DHSES): The New York State DHSES provides leadership and support for efforts to respond to, and recover from, natural disasters and other emergencies. Please contact the Hurricane Sandy Helpline for New York State Residents at 1-888-769-7243 or 1-518-485-1159 or go to http://www.dhses.ny.gov/oem/event/sandy/sandy-info.cfm for more information.

### New York City

Office of Emergency Management: The New York City Office of Emergency Management coordinates emergency response and recovery, and collects and disseminates emergency information. For the latest updates on utility and transportation service restoration or to find an emergency shelter location, please go to http://www.nyc.gov/html/oem/html/home/home.shtml or call 718-422-8700.

NYC Small Business Services (SBS): NYC SBS provides helpful information for small business owners on what to do during and after Hurricane Sandy. Please go to http://www.nyc.gov/html/sbs/html/home/hurricane\_sandy\_businesses.shtml or call 311.

Notify NYC: Notify NYC is the City of New York's official source for information about emergency events and important city services such as schools, utilities, and transportation. Please go to https://a858-nycnotify.nyc.gov/notifynyc/ or call 311 to register for updates.

# Utility Information

ConEd: Customers can report downed power lines, outages, and check service restoration status by computer or mobile device at www.conEd.com. They also can call 1-800-75-CONED (1-800-752-6633).

#### Private Insurance

Allstate: Allstate is prepared and ready to respond quickly to Hurricane Sandy with approximately 1,100 claim personnel ready to help. Allstate customers who suffered damage can call 1-800-54-STORM (800-457-8676), go online to http://www.allstate.com/claims/report-claim.aspx or contact their agent to file a claim or receive additional information about the claims process. Claims personnel are available 24/7.

Farmers: Farmers Insurance Group, including subsidiaries Foremost Insurance, 21st Century and Bristol West, are prepared to help customers in the aftermath of Hurricane Sandy.

Customers with damage should immediately contact their agent or call Farmers' 24-hour-claims hotline, 1-800-435-7764 for immediate assistance.

Geico: Teams of GEICO claim adjusters have deployed to affected areas, and will remain there until they have resolved every hurricane-related claim. If you need to report a claim, please visit http://www.geico.com/claims/report/ or call 1-800-841-3000. Claims personnel are available 24/7.

The Hartford: The Hartford Insurance Company has set up an catastrophe information center for its customers. Please call 1-800-243-5860 or go online to http://www.thehartford.com for more information.

Travelers: Travelers has thousands of trained claim professionals countrywide, who are ready to help as soon as it is safe to enter the affected areas. Travelers insurance customers can find more information or report a claim online at https://www.travelers.com/claim/emergency.aspx or call 1-800-252-4633 for personal insurance or 1-800238-6225 for business insurance.