



NEW YORK STATE SENATOR

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## Disaster Hotline Established to Help New Yorkers with Insurance Issues from Hurricane Sandy; Operates 24/7

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| ISSUE: **INSURANCE, EMERGENCY SERVICES OR FEMA**

Governor Andrew M. Cuomo today announced that the Department of Financial Services disaster hotline to help New Yorkers with insurance issues from Hurricane Sandy will now be open 24 hours a day, seven days a week starting today. The hotline, at 800-339-1759, can answer insurance related storm questions and help consumers file complaints. It has been open from 8 a.m. to 8 p.m. weekdays and 9 a.m. to 4 p.m. on weekends since immediately after Storm Sandy.

DFS is also sending its mobile command center to hard hit areas to help consumers with insurance questions and problems and is helping to staff disaster assistance centers in many areas hit by the storm. Callers to the hotline can also be directed to the closest disaster assistance center so they can seek in person assistance. Homeowners unable to resolve disputes with insurers can also file complaints at <http://www.dfs.ny.gov/consumer/fileacomplaint.htm>.

Since the storm, Governor Cuomo has taken several measures to protect homeowners, including:

- The Governor announced that hurricane deductibles will not apply to any damage from Storm Sandy covered by homeowners' insurance because the Storm did not have sustained hurricane force winds when it reached New York.
- The Governor directed DFS to instruct insurers to accept homeowners' documentation, including photos and video, of losses so residents can discard debris that is necessary to remove for health and safety. Typically, insurance companies require an on-site inspection first before a claim can be processed.
- The Governor directed DFS to impose a 30-day moratorium on cancelling or terminating homeowners' and small business owners' insurance policies in storm stricken areas for any reason, including non-payment of premiums.

DFS urges homeowners who experienced property losses to file insurance claims with their insurers promptly and as soon as possible after losses occur.

Homeowners are also reminded that flood damage is only covered by flood insurance, which is a federal program administered by FEMA. Homeowners who have flood insurance and have flood damage should make claims through that insurance.

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