



NEW YORK STATE SENATOR

David Carlucci

## Senator Carlucci Calls for Helping Distressed Homeowners Facing Toxic Mold Damage From Hurricane Sandy

DAVID CARLUCCI January 17, 2013

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### *Insurance Companies Asked to Move Quicker on Claims for Flood Relief*

*Senator Carlucci: “Every day a homeowner waits for help is one day closer to falling ill”*

**PIERMONT, NY** – Senator David Carlucci (D-Rockland/Westchester) today joined James and Veronica Artrip, two homeowners impacted by the wrath of Hurricane Sandy, to call for immediate action by Hartford Insurance Company to deliver the necessary financial relief they need to rebuild the damage from their home.

A member of the New York State Senate Bipartisan Task Force on Hurricane Sandy Recovery, Senator Carlucci has traveled to different regions throughout the state to tour the damage of Hurricane Sandy, including the Rockaways and most recently on Long Island. He has been part of numerous roundtables and heard from stakeholders and local officials about the health consequences of toxic mold and how residents need to act quick to address the dangers of it spreading.

“Homeowners cannot afford to wait and be held at the mercy of insurance companies when each day they are falling more ill as a result of mold spreading within their homes,” **said Senator Carlucci.** “I am working to support legislation that will hold insurance companies

accountable and ensure that they provide the money that homeowners are entitled to expeditiously and without delay.”

The Artrips first contacted Senator Carlucci’s office back on November 29, 2012 in regards to their situation. They informed the Senator that their insurance company, Hartford Insurance, paid them just \$10,000 dollars to cover their damage. Both homeowners, however, have to date said that the funds were insufficient, while their contractors have said that their estimates for damage assessment will run to the tune of \$65,000. They have not heard from their insurance representative after repeated attempts to contact them since receiving their initial claim.

The homeowners are ineligible for FEMA assistance, which often is a last resort, since FEMA only provides funding when insurance companies issue a full denial of coverage.

Toxic mold can prove costly to ones healthy. According to the U.S. EPA, molds have the potential to cause health problems that include sneezing, runny nose, red eyes, and skin rash. It also can affect the skin, nose, throat and lungs of both mold-allergic and non-allergic people.

The cost of mold remediation may vary. On average, mold removal can cost upwards between \$10,000 - \$30,000 depending upon which firm a homeowner may use. Mold specialists insist that those who have had water in their house for at least 48 hours can expect to find a house filled with mold. This affects anything porous, including sheetrock, ceiling tiles, and insulation.

Senator Carlucci is also planning on supporting legislation in the Senate that requires insurance companies to process quicker claims for customers.

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