



NEW YORK STATE SENATOR

Timothy M. Kennedy

Following Record-Breaking Storm, Kennedy Calls on Department of Financial Services to Aid Homeowners' Insurance Claims

TIMOTHY M. KENNEDY November 25, 2014

| ISSUE: **HOUSING, INSURANCE**



Kennedy to DFS: Bring Mobile Insurance Response Unit to Western New York

Homeowners Need to Dot the I's and Cross the T's – DFS Should Help

BUFFALO, N.Y. – In the wake of one of the region's most devastating winter storms ever, Senator Tim Kennedy (D-Buffalo) called upon the Department of Financial Services (DFS) to deploy its mobile Insurance Response Unit to Western New York to assist homeowners in

filing insurance claims. With some experts predicting that damage to personal property could exceed the estimated \$150 million in personal losses claimed in the “October Surprise” Storm in 2006, and with regional aid from FEMA still unknown, Kennedy said that New York State should help ensure that homeowners receive every penny that they are entitled to. In a letter to DFS Superintendent Benjamin Lawskey, Kennedy requested immediate assistance for Western New York homeowners.

“This storm is likely to rank as one of the most expensive in Western New York history,” said Senator Kennedy. “If we are going to truly recover, we have to be sure that Western New Yorkers are receiving the assistance they deserve. The best way to do that is to bring in the experts from DFS to help homeowners dot the I’s and cross the T’s in their insurance paperwork. We don’t yet know the final damage toll of this storm, but with help from DFS, homeowners can be confident that they have filed all of the necessary paperwork.”

Many homes in the storm suffered from roof damage due to the heavy wet snow piling up to seven feet on top of homes. With many mid-century homes featuring low-sloped roofs, the built-up snow sometimes proved too heavy to support. Along with this, homeowners have reported windows and outside walls collapsing under the weight of massive piles of snow built up against homes. Kennedy also noted in his letter that high temperatures this week are creating the potential for flooding in areas already hard-hit by heavy snowfall, along with locations that were initially spared.

DFS’s Insurance Response Unit can help property owners in several ways, including answering questions about both state and federal relief programs, New York State’s insurance claims process, and assisting with claims or complaints process. Many homeowners have never had to file a claim before with their insurance company; guidance from DFS would help to make them more comfortable in navigating the process.

In the meantime, Kennedy encourages homeowners to contact the DFS directly with any questions at [1-800-342-3736](tel:1-800-342-3736).

A copy of Senator Kennedy's letter to DFS Superintendent Lawsky is below:

November 24, 2014

Superintendent Benjamin M. Lawsky

New York State Department of Financial Services

One State Street

New York, NY 10004

Dear Superintendent Lawsky,

I write today to request the Department of Financial Services' assistance following last week's unprecedented snowstorm that affected a large portion of Western New York. Many of the constituents in my district, including the City of Buffalo, the Town of Cheektowaga, and the City of Lackawanna, faced nearly seven feet of snow as a result of the recent major lake effect storm. In addition, this week's higher temperatures and rain could bring flooding to certain areas, potentially causing further damage to homes and commercial properties.

As we continue our recovery efforts, many in Western New York will be submitting claims to their insurance companies for property damage. As such, I am respectfully requesting that DFS deploy the Insurance Response Unit to help homeowners and small businesses with their insurance claims and provide assistance on any issues or disputes property owners may be having with their bank or insurer. With your assistance, we can ensure that those who have been affected by this storm can begin rebuilding their homes and businesses.

I appreciate your time and consideration of this important matter. It is my hope that the Insurance Response Unit will be deployed to the most hard-hit areas of Western New York as soon as possible. If you have any questions, or would like further information, please do not hesitate to contact me at (716) 826-2683. I look forward to working with you as Western New York recovers.

Sincerely,

Timothy M. Kennedy

New York State Senator, 63rd District

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Senator Timothy M. Kennedy represents the New York State Senate's 63rd District, which is comprised of the town of Cheektowaga, the city of Lackawanna and nearly all of the city of Buffalo. More information is available at <http://kennedy.nysenate.gov>.