



NEW YORK STATE SENATOR

Thomas K. Duane

## Guiding Residents and Businesses on Making Sandy-Related Insurance Claims

THOMAS K. DUANE November 12, 2012

The New York State Department of Financial Services (DFS) has provided the following information on homeowners, renters, and business owners affected by Hurricane Sandy:

If you have a flood insurance policy, the first step to take is to begin the claim process by filing a claim with your insurance agent, broker or company. The insurance company will send an adjuster out to review the damages and assess whether they are covered by the policy. If you feel you have been treated unfairly by an insurance company, insurance agent, broker or adjuster, or any other licensee of the DFS, you are urged to bring this matter to the attention of the Department by filing a complaint. Please go to the following website for information about how to file a complaint:

<http://www.dfs.ny.gov/consumer/fileacomplaint.htm>.

DFS also recommends that you make a home inventory; i.e., a record of your personal property. Photos and video of your home, as well as sales receipts and the model and serial numbers of items, will make filing a claim simpler. In addition, add insurance information to your inventory information, including the name of your insurance company and agent, policy numbers and contact information. Please see a sample checklist attached.

I also wish to make you aware of a blog called Brokelyn which has compiled a list of resources for the arts community, including emergency grants and free legal advice, that can be found here: <http://brokelyn.com/resources-for-post-sandy-starving-artists/>.