



NEW YORK STATE SENATOR

Joseph P. Addabbo Jr.

## Addabbo co-sponsored bill to create a Natural Disaster Task Force passes Senate

SENATOR JOSEPH P. ADDABBO, JR. February 21, 2019

| ISSUE: **FLOODING, NATURAL DISASTER TASK FORCE, NATURAL DISASTER, ADDABBO**

The New York State Senate passed S.1634, co-sponsored by NYS Senator Joseph P. Addabbo, Jr., which creates a task force to examine and report on whether policyholders and communities have adequate insurance coverage and if they are able to rely upon that coverage in the event of a natural disaster.

“The devastation following Superstorm Sandy and Tropical Storm Irene, brought to light the need for oversight of current insurance processes. Homeowners experienced long delays in the insurance process due to the large volume of claims received, and the obstacles presented by the storms to insurance companies,” Addabbo said. “These delays slowed the recovery process, and resulted in hardships for homeowners and communities seeking to perform repairs.”

Many policyholders were surprised to learn that they did not have adequate coverage for flood damage. There was confusion over what types of damages homeowners and flood policies cover, and what the coverage limits were under their policies. As a result, many policyholders received payments that were far less than the actual cost of the damages. These issues along with the increased frequency with which New York State is seeing destructive storms, stress the importance in examining how the insurance industry responds

to disasters and what steps the industry can take to improve its response in the future.

"When a natural disaster hits, insurance companies must do everything they can to help reduce the long and complicated recovery processes for businesses and homeowners. The Task Force will help the public, the insurance industry and public officials determine how the insurance companies are doing in their response to disaster claims and what they can do in the future to improve actions," added Addabbo.

The bill was sent to the Assembly.

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#### RELATED LEGISLATION

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### **2019-S1634**

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- Introduced
  
- ○ In Committee Assembly
  - In Committee Senate
  
- ○ On Floor Calendar Assembly
  - On Floor Calendar Senate
  
- ○ Passed Assembly
  - Passed Senate

- Vetoed By Governor
- Signed By Governor
- 

Creates a task force on disasters

January 15, 2019

Vetoed

Sponsored by **John E. Brooks**

Do you support this bill?