



# Senator David Carlucci

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Dear Neighbor,

*Hurricane Sandy has been an unprecedented natural disaster which has left many families and businesses without power. Rockland County has been declared eligible for both FEMA public and individual assistance. We will continue to work together to rebuild our communities. Our office will continue to remain open to assist you in any way we can. We have found that Facebook has been very helpful in this process and we will continue to provide you updates on Facebook. Please join us if possible at [www.facebook.com/davecarlucci](https://www.facebook.com/davecarlucci). If you continue to face power outages and need to charge your cell phones, laptop, tablets, iPad, or any other electrical device, please feel free to come by my office at 95 South Middletown Road in Nanuet. The following is to provide assistance in this time of need.*

## **Hurricane Sandy Insurance and FEMA Information**

### ***Tips on filing home insurance claims from Bloomberg Businessweek:***

- **Maintain an inventory of household items.**
  - Take photos of items and receipts. If you don't have a receipt, estimate the cost of the item.
- **Understand the scope of your coverage.**
  - Knowing what your insurance policy covers and what it doesn't. Don't rely only on what claims adjusters tell you, especially as they go through the process of evaluating how much of a payout you're going to get.
  - When it comes to hurricanes and other major weather-related damage, it's important to remember that standard homeowners' insurance does not cover flood damage. If you haven't purchased that separately, you will not be able to get reimbursed for damages caused by flooding. Flood damage is defined as water rising from the ground up, unlike, say, if you have a hole in your roof and rain is spilling in.
  - New York, and 17 other states let insurers include deductibles in their homeowners' insurance policies in the event of a hurricane. Such deductibles vary from 1 percent to 5 percent of the insured value of the home. But each state makes its own determination on whether a storm will trigger those deductibles. To get more information, contact the New York State Department of Financial Services at 1-800-339-1759 or [www.dfs.ny.gov](http://www.dfs.ny.gov)
- **Quickly document damage and make only temporarily repair.**
  - It's important to take photos of the damage right away. Comparing these photos to the ones taken before the storm can be used to establish the value of items that are damaged or destroyed.
  - If holes have been torn in your roof or windows are broken, cover them quickly to prevent further damage, but don't make any permanent repairs. Take photographs or videos of the damage before you start working.
  - Don't throw out damaged furniture or other expensive items until an adjuster has seen them.

- **Contact your insurer right away.**
  - Homeowners should call their insurer quickly and get the claims process rolling, regardless of how much damage their home has sustained.
  - You can contact your insurance agent for information on how to file a claim. Or, if the agent can't be reached, contact the company directly via the Internet or phone.
  - Even if you've been evacuated and have yet to return to your home, but it's in an area that may be flooded or known to have been damaged in the storm, call your insurer and tell them. Doing so can help establish that you have to spend time in a hotel, something you may be able to get reimbursed for later.
  - Also, note the name and number of everyone you speak with during the claims process. That can help clear up any confusion that may arise along the way.
- **Be prepared to negotiate**
  - Once insurance adjusters look over the damage, they will determine the size of your payout.
  - But if that figure seems too low, there are ways to voice your disagreement and try to work out a better settlement.
  - You'll want to ask the adjuster to show you the contract language and justify the proposed amount.
  - If you're still dissatisfied, get a second or even third opinion on the cost of repairs from independent contractors. You can use that to argue for a bigger payout.
  - Ideally you can work it out with the adjuster, but if not, you can try to make your case with someone at the company's regional or national office.
  - Another option to help bolster your case for a better settlement is to hire a public insurance adjuster. They are experts on the insurance claims process and can assess the damage to a home and help build the case on behalf of the homeowner. Public adjusters typically charge 10 percent of the settlement amount. Credited adjusters can be found at the National Association of Public Insurance Adjusters' website, [www.napia.com](http://www.napia.com).
- **Watch out for scam artists**
  - Many homeowners want to immediately get started on repairing the damage to their property. This makes them targets by unscrupulous contractors looking to overcharge for repairs.

***Applying for assistance from the Federal Emergency Management Agency ("FEMA"). There are three ways to apply for assistance:*** Rockland County was declared eligible for Individual Assistance

**What FEMA Individual Assistance Covers:**

- Individual assistance provides financial help or direct services to those who have necessary expenses and serious needs that are not covered by insurance or other means.
- Up to \$31,900 is available for financial help.
- Temporary Housing- assistance will cover funds to rent a different place to live or temporary housing if rental units are not available.
- Repair- funds for homeowners to repair damage from the disaster not covered by insurance. FEMA may provide up to \$31,900 for home repair. Flood insurance may be required if the home is in a Special Flood Hazard Area.
- Repair and replacement items include:
  - Structural parts of a home (foundation, outside walls, roof)
  - Windows, doors, floors, walls, ceilings, cabinetry
  - Septic or sewage system
  - Well or other water system
  - Heating, ventilating, and air conditioning system
  - Utilities (electrical, plumbing, and gas systems)
  - Entrance and exit ways from the home, including privately owned access roads
  - Blocking, leveling and anchoring of a mobile home and reconnecting or resetting its sewer, water, electrical and fuel lines and tanks

- Other Needs Assistance- this provision provides grants for uninsured, disaster-related necessary expenses and serious needs. Flood insurance may be required if located in a Special Flood Hazard Area. This assistance includes:
  - Medical and dental expenses
  - Funeral and burial costs
  - Repair, cleaning, or replacement of:
    - Clothing
    - Household items (room furnishings, appliances)
    - Specialized tools or protective clothing and equipment required for your job
    - Necessary educational materials (computers, school books, supplies)
  - Clean-up items (wet/dry vacuum, air purifier, dehumidifier)
  - Fuel (fuel, chain saw, firewood)
  - Repairing or replacing vehicles damaged by the disaster, or providing for public transportation or other transportation costs
  - Moving and storage expenses related to the disaster (including evacuation, storage, or the return of property to a home)
  - Other necessary expenses or serious needs (for example, towing, or setup or connecting essential utilities for a housing unit not provided by FEMA)
  - The cost of a National Flood Insurance Program group flood insurance policy to meet the flood insurance requirements

#### **How to apply for FEMA Individual Assistance**

- Apply online at <http://www.disasterassistance.gov/>
- Apply via a smartphone at <http://m.fema.gov/>
- Apply by Phone at 1-800-621-3362.

## **Hurricane Sandy Emergency Resource Guide**

#### **Portable Generator Safety Tips from the National Safety Council:**

- Always read and follow the manufacturer's operating instructions before running generator
- Engines emit carbon monoxide. Never use a generator inside your home, garage, or other enclosed areas. Fatal fumes can build up, that neither a fan nor open doors and windows can provide enough fresh air.
- Only use your generator outdoors, away from open windows, vents, or doors.
- Use a battery-powered carbon monoxide detector in the area you're running a generator.
- Gasoline and its vapors are extremely flammable. Allow the generator engine to cool at least 2 minutes before refueling and always use fresh gasoline. If you do not plan to use your generator in 30 days, don't forget to stabilize the gas with fuel stabilizer.
- Maintain your generator according to the manufacturer's maintenance schedule for peak performance and safety.
- Never operate the generator near combustible materials.
- If you have to use extension cords, be sure they are of the grounded type and are rated for the application. Coiled cords can get extremely hot; always uncoil cords and lay them in flat open locations.
- Never plug your generator directly into your home outlet. If you are connecting a generator into your home electrical system, have a qualified electrician install a Power Transfer Switch.
- Generators produce powerful voltage - Never operate under wet conditions. Take precautions to protect your generator from exposure to rain and snow.

**Basic safety tips from the Firemen's Association of the State of New York:**

- Do not use stove burners or your oven to heat your home — this may cause a serious carbon monoxide risk.
- Make sure your CO<sub>2</sub> detectors are working with functioning batteries.
- Be mindful of candles and keep all candles at least one foot away from any combustible materials.
- Do not place candles anywhere near window curtains, furniture, or anything else that could easily ignite and make sure they cannot be knocked down or tipped/blown over. If possible, keep the candle inside a weighted holder or one with a wide base.
- Never leave a lighted candle unattended – extinguish a candle before leaving the room.
- If it gets too cold, consider looking for a local shelter or heating center.

**Important Numbers:**

- American Red Cross: 1-877-733-2767
- Orange and Rockland Utilities, Inc.: 1-877-634-4100
- New York State Attorney General's Consumer Fraud Bureau: 1-800-771-7755
- New York State Division of Homeland Security and Emergency Services:
  - 518-242-5000
  - 212-867-7060

*Please do not hesitate to call my office at 845-623-3627 if you need any assistance or have any questions or concerns.*

Thank you,



Senator David Carlucci