



NEW YORK STATE SENATOR

Jack M. Martins

Tips For the Aftermath of Hurricane Irene

JACK M. MARTINS August 30, 2011

| ISSUE: **INSURANCE**

State Senator Jack M. Martins provides the following tips if you have property damage from Hurricane Irene and need an insurance claim filed. If you have property damage and need an insurance claim filed:

The State Insurance Department recommends the following steps to help facilitate a smooth insurance claim:

- The first step to getting your home restored is to contact your insurance company and/or agent with your policy number and other relevant information. Be aware that your policy might require that you make this notification within a certain time frame.
- Take photographs or video of the damage before clean-up or repairs. After you've documented the damage, make repairs necessary to prevent further damage to your property, such as covering broken windows, leaking roofs and damaged walls. DO NOT have permanent repairs made until your insurance company has inspected the property and you have reached an agreement on the cost of repairs. Be prepared to provide the claims adjuster with records of any improvements you made prior to the damage. Save all receipts, including those from the temporary repairs.

- If your home is damaged to the extent that you cannot live there, ask your insurance company or insurance agent if you have coverage for additional living expenses.
- Ask what documents, forms and data you will need to file the claim. Keep a diary of all conversations you have with the insurance company and your insurance agent, including names, times and dates of the calls or visits and contact details.
- Be certain to give your insurance company all the information they need. Incorrect or incomplete information may cause a delay in processing your claim.
- If the first offer made by the insurance company does not meet your expectations, be prepared to negotiate. If there is a disagreement about the claim, ask the company for the specific language in the policy in question and determine why you and the company interpret your policy differently. If you believe you are being treated unfairly, contact the Insurance Department at www.ins.state.ny.us. You can file a complaint about an insurance company at <http://www.ins.state.ny.us/complhow.htm>.
- Consumers should contact their insurance company, agent or broker to get answers to specific questions about their policies. Consumers who need further help should feel free to contact the New York State Insurance Department's Consumer Services Bureau at 800-342-3736 which operates from 9 a.m. to 4:30 p.m., Monday through Friday. Disaster related calls only should go to the Department's disaster hotline at 800-339-1759, which will be open from 8 a.m. to 8 p.m. for as long as needed.