



NEW YORK STATE SENATOR

Roy J. McDonald

## SENATOR McDONALD PROVIDES TIPS TO RESIDENTS WHO NEED TO FILE INSURANCE CLAIMS AFTER IRENE DAMAGE

ROY J. MCDONALD August 30, 2011



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With Hurricane Irene causing significant damage across the region, Senator Roy McDonald is providing important tips to individuals who need to file insurance claims.

"Irene has had a devastating impact throughout the region, and

many families and businesses are going to have to file insurance claims. By following a few simple steps, residents will be better equipped to protect themselves and ensure that the claims process go as smoothly as possible,” said Senator McDonald.

The following steps should be followed when filing an insurance claim, according to the New York State Insurance Department:

- Contact your insurance company as quickly as possible to file your claim. Be sure to have your policy number and other relevant information available when speaking to them.
- Take photos or video of any damage before you clean-up or make repairs. After documenting the damage, make whatever temporary repairs are needed to prevent further damage (such as covering up broken windows, or leaking roofs and walls).
- Do NOT make any permanent repairs before your insurance company inspects the damage and you have reached an agreement on the cost of the repairs.
- If the damage to your home is so severe that you cannot live there, ask your insurance company if you have coverage for additional living expenses
- Keep a record of all conversations you have with your insurance companies, including the dates and times of your conversations,

the name of the person with whom you spoke, and the details of your conversation.

- Be prepared to negotiate if your insurance company's first offer does not meet your expectations. If you disagree with your insurer's decision about a claim, ask them for the specific language in the policy that their interpretation is based on.

Residents who believe their insurance companies are treating them unfairly can file a complaint about their insurance company by visiting the New York State Insurance Department's website, [www.ins.state.ny.us/complhow.htm](http://www.ins.state.ny.us/complhow.htm). Complaints can also be filed by writing to Consumer Services Bureau, New York State Insurance Department, 25 Beaver Street, New York, New York 10004. Be sure to include your name, address, telephone number, your insurance carriers name, your policy or claim number, and an explanation of your concerns; do not send original copies of any supporting documentation.

Residents should contact their insurance companies first if they have specific questions about their policies. Residents who need additional assistance with Hurricane Irene damage can contact the New York State Insurance Department's disaster hotline at 1-800-339-1759.

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