



NEW YORK STATE SENATOR

Liz Krueger

Steps to File Insurance Claims on Damages Suffered During Hurricane Irene

LIZ KRUEGER September 1, 2011

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Citizens throughout the state experienced extreme weather on Sunday, and many New Yorkers are still dealing with the aftermath of flooding, downed trees, power outages and other devastation. It is encouraged that those who felt the most destructive effects of Hurricane Irene to act quickly and take the appropriate steps to file insurance claims for damaged or lost property.

Here are some suggestions for filing an insurance claim for damaged or lost property:

- Contact your insurance provider and/or agent as soon as possible, as your policy might require that you make this notification within a certain time frame. Make sure you have your policy number and other relevant information ready for your company or agent.
- Take photographs or video of the damage before clean-up or repairs. After you've documented the damage it is OK to make necessary temporary repairs to prevent further property damage. However, DO NOT make permanent repairs until after you've contacted your insurance company, they have assessed the damage and you have an agreement on the cost of the 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 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.