



NEW YORK STATE SENATOR

James L. Seward

Important Insurance Information For Those Recovering From Irene

JAMES L. SEWARD September 8, 2011

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ONEONTA, 09/08/11 – State Senator James L. Seward (R/C/I-Oneonta) today offered information provided by the New York Insurance Association (NYIA) for those affected by Hurricane/Tropical Storm Irene in regard to filing an insurance claim or receiving other recovery assistance funding.

Flood damage is only covered if an individual or business has purchased separate flood insurance, which is available through the [National Flood Insurance Program](#), a federal government program administered by the Federal Emergency Management Administration (FEMA). Flood damage is not covered under standard homeowners, renters or commercial insurance policies – insurance specific to flooding must be purchased. Information about flood insurance is available at www.floodsmart.gov. FEMA is also offering individuals and businesses that do not have flood insurance monetary aid. If you are in an area that is eligible for individual assistance under the federal major disaster declaration, register immediately with FEMA at www.disasterassistance.gov or call **1-800-621-3362**.

Most homeowners, renters and commercial policies do provide coverage damage resulting from wind and fallen trees. Some homeowners insurance policies have higher deductibles for hurricane or windstorm damage. Note that Irene was downgraded to a tropical storm before hitting New York, so hurricane deductibles may not apply. Damage from fallen trees is typically covered and tree removal may also be covered. If you have damage from wind or fallen trees contact your insurance company as soon as possible.

The optional comprehensive coverage portion of most personal and commercial automobile insurance policies typically covers damage to a vehicle unrelated to a collision, including flooding, wind and fallen trees. Comprehensive car insurance is an additional insurance coverage that many individuals and businesses choose to purchase and is often required if you have a car loan or lease. If your vehicle was damaged by Irene contact your insurance company representative as soon as possible.

NYIA offers the following tips to those affected by the storm as they work to rebuild their homes, businesses and communities.

Filing a Claim

- Contact your insurance company representative as soon as possible.
- Carefully document and take photographs/video of any and all damage.

Temporary or Immediate Repairs

- You may make temporary or immediate repairs to prevent further damage.
- Save all receipts for any expenses incurred in making repairs.
- Do not make permanent repairs before contacting your insurance company.
- Contact the Better Business Bureau to inquire about contractors who may assist you with repairs.

Who to Contact

- For emergencies call 911. For urgent needs or disaster assistance information, visit your county's Disaster Recovery Center.
- If you have specific questions about your policy, contact your insurance company. If you need further help, call the **New York State Insurance Department's** disaster hotline at 1-800-339-1759.

Attached is a complete list of insurance companies and contact information provided by Property Casualty Insurers Association of America.