



NEW YORK STATE SENATOR

Diane J. Savino

Insurance Information for Victims of Hurricane Sandy

Diane J. Savino

November 2, 2012

The NYS Department of Financial Services urges homeowners who experienced property losses to file insurance claims with their insurers promptly and as soon as possible after losses occur. It is important to provide policy numbers and all information relevant to the loss. To best document losses, homeowners should to take photos or videos showing the extent of the losses before cleaning up damage.

Homeowners should make only necessary repairs to prevent further damage to property, like covering broken windows. Permanent repairs should not be made until after insurers have inspected losses. Damaged personal property should be kept until after an insurance settlement has been reached.

In addition, homeowners should cooperate fully with their insurer and keep a diary of all conversations with the insurance agent, including the agent's name, as well as the times and dates of all calls or visits.

Homeowners are also reminded that flood damage is only covered by flood insurance, which is a federal program administered by FEMA. Homeowners who have flood insurance and have flood damage should make claims through that insurance.

DFS will be sending its mobile command center to hard hit areas to help consumers with insurance questions and problems.

DFS has activated a Disaster Hotline to answer consumer questions and help with problems. The Disaster Hotline number is 800-339-1759. It is staffed Monday - Friday from 8 AM - 8 PM and Saturday - Sunday from 9 AM - 4 PM.

Homeowners unable to resolve disputes with insurers can file complaints at <http://www.dfs.ny.gov/consumer/fileacomplaint.htm>.