



NEW YORK STATE SENATOR

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Hurricane Sandy: Emergency Response and Relief Information

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HURRICANE SANDY:

Emergency Response and Relief Information

Hurricane Sandy has obviously taken a devastating toll on the Empire State, impacting literally millions of New Yorkers.

But New Yorkers have a long and proud history of pulling together during times of crisis, and a tremendous emergency response and relief effort is now underway in all impacted communities.

As emergency responders, public works, and utility personnel continue to move forward with their important work, we encourage all New Yorkers to stay safe and keep informed.

Directly below are links to our official government websites providing up-to-the-minute news and information that may be helpful to you and your family in the coming hours and days. This information includes power and utility updates, transportation updates and key contacts and locations to help you access whatever relief services you may need.

In addition, for those concerned New Yorkers who wish to support the relief effort in some way, we've provided a link below to the American Red Cross.

[Storm Information: Governor's Office](#)

[New York State Division of Homeland Security and Emergency Services](#)

[Red Cross Support](#)

KEY SANDY-RELATED INSURANCE INFORMATION AVAILABLE

As New Yorkers continue to recover from the devastating impact of Hurricane Sandy, the State Department of Financial Services (DFS) is providing important information about what families and individuals should do if they have sustained damage during the storm.

The Department has also set up a consumer helpline to answer questions and provide assistance. Anyone seeking information can call 800-339-1759 between 8 am and 8 pm during weekdays and 9 am to 4 pm on weekends. According to DFS, some basic points to remember include the following:

- Residents should 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, take photos or videos showing the extent of the losses before cleaning up damage.
- 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.
- Cooperate fully with your 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.

In addition, according to DFS and Governor Cuomo, New York homeowners will not have to pay potentially large hurricane deductibles on insurance claims stemming from damage caused by Sandy. DFS has informed the insurance industry that hurricane deductibles should not be triggered for this storm because Sandy did not have sustained hurricane force winds when it made landfall in New York. The Department's actions will prevent homeowners from having to pay these hurricane deductibles on their insurance policies.