



NEW YORK STATE SENATOR

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## Sandy Update: Key Insurance Information Available

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In moving forward after any crisis, clear and accurate information can be one of your most important assets.

And as New Yorkers continue to recover from the devastating impact of Hurricane Sandy, the State Department of Financial Services (DFS) is providing important information for those who have sustained damage caused by the storm. The Department has set up a consumer helpline to answer questions and provide assistance, and anyone seeking information can call 800-339-1759 between 8 am and 8 pm on 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.

#### 2-1-1 Updated Information

2-1-1 has been asked by the Division of Homeland Security and Emergency Services to be 24/7 on Long Island and the Hudson Valley at least through the end of next week. Here are the links to the latest disaster guides.

Hudson Valley Region Guide

<http://www.hudson211.org>