



NEW YORK STATE SENATOR

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Will Your Insurance Cover Winter's Fury?

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With the comfortable autumn temperatures and beautiful fall colors that we have been enjoying recently it is difficult to think about winter, but winter is coming and as chairman of the state senate insurance committee, I want to offer some suggestions about how to prepare your home for winter storms to minimize property damage and how to best deal with your insurance company if you experience a loss.

Review your insurance coverage. Contact your insurance agent now and check that you have sufficient coverage to protect your home and your valuables. In addition, ask your agent about losses that homeowners' policies generally don't cover, like floods. Flood insurance must be purchased separately through the Federal Emergency Management Agency's National Flood Insurance Program. In addition, food spoilage due to a power outage and water damage from backed-up drains or sewers may not be covered and you should discuss these and any other potential insurance coverage questions which you may have with your insurance agent.

You should also keep a written inventory of your possessions in your household as well as receipts for the purchase of major items so that you are able to provide documentation in the event of a loss. Photos or video of your household possessions may also be helpful in proving a claim to your insurance company.

Prepare your home. Make sure that your furnace, flue and heating system ventilation are in good condition. In addition, you should also ensure that your fireplace is functioning properly and that your chimney is clean and safe. Furnaces, boilers and chimneys should be inspected and serviced at least once a year. As you prepare your home for winter, you should also make sure that all smoke alarms and carbon dioxide detectors are functioning properly.

Consider insulating pipes to guard against freezing and maintain the temperature in your house at least 65 degrees or better to ensure that pipes do not freeze. Gutters should be cleaned and debris removed so that melting snow and ice can properly drain through the gutters and away from your home, rather than freezing and causing potential damage. Remove any dead tree branches near your home or on your property because heavy ice or snow can cause them to break and damage your property or injure someone. In times of heavy snow, you should also have snow buildup on your roof removed so as to avoid ice and snow damage to your roof or the interior of your home. Keep your walks snow and ice free to avoid a claim against you for a fall.

What to do if damage occurs. Contact your insurance company or agent as soon as possible and give them the necessary information to begin processing your claim. Dealing with an insurance company after suffering damage to your home can be stressful -- be sure to take notes each time you talk with a representative so that you can track important information relating to your claim. Take photographs and/or video any damage to your home. Make any repairs necessary to prevent further damage to your property, such as covering broken windows or damaged walls, and save all receipts related to temporary repairs or any other expenses related to the loss. If your home is damaged so that you cannot live in it, ask your insurance company whether you are covered for the cost of alternate accommodations while your home is being repaired. Again, save all receipts.

If you have a dispute with your insurance company or a question about the handling of your claim by your insurance company, you can go for help and information to the New York State Insurance Department. You can contact the New York State Insurance Department at 1-800-342-3736 or online at www.ins.state.ny.us, or you can call my office.

Make this a safe and trouble free winter for your home and family, and be sure you have the insurance coverage you need.