



FEMA Flood Insurance Claim Review: Questions and Answers

**DEADLINE TO REQUEST REVIEW EXTENDED TO
October 15!**

Did you file a flood insurance claim for Sandy damage and receive less than you needed to repair your home?

If yes, FEMA's new Claim Review may get you additional money.

Is this just for flood insurance claims or for other FEMA benefits?

It is just for flood insurance claims, not other FEMA benefits.

I filed an appeal with FEMA about my insurance underpayment already, and they denied my appeal. Will this claim review be any different?

Yes. Our experience so far is that this new claim review process is being handled better than the former FEMA appeal process, in which most appeals were denied.

How do I know if I was underpaid?

It may not be obvious. You should ask for claim review if you are not sure whether you were paid what you were due under your policy.

Is there a risk that FEMA will decide I was overpaid?

Yes, but it is a small risk. Staten Island Legal Services can screen your case to see if you are at risk, before you request claim review.

If I get an increased flood insurance payment and I'm in Build It Back, will I have to pay it all over to Build It Back?

Not necessarily. Up to \$20,000 in additional payment you receive would be yours to keep. It is exempt from "duplication of benefits." Staten Island Legal Services can evaluate whether it is worth your while to participate in the claims review.

Do I need a lawyer to participate in the claim review?

No, but having a lawyer can help ensure that your claims review is handled the right way. Free legal representation is available for low- and middle-income people: you don't have to hire a private attorney that will take a percentage of any payment you get from FEMA.

What can Staten Island Legal Services do?

- Pre-screen your case to see if you are at risk of FEMA deciding you were overpaid.
- Assess whether claim review would be worth your while.
- Represent you in the claim review process:
 - help you gather, prepare, and present evidence;
 - make sure that FEMA sends a new damage inspector or engineer, if warranted;
 - make sure that your insurance company gives you all the documents relevant to your claim, especially any draft reports that were altered to reduce or deny your claim.

Call Staten Island Legal Services at (718) 233-6480

ALL OUR SERVICES ARE FREE OF CHARGE