

In the Aftermath of Hurricane Sandy, Insurance Claims Filing Begins for Homeowners

October 30, 2012

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NEW YORK, October 30, 2012 If you are filing an insurance claim in the wake of Hurricane Sandy, which tore through the East Coast on Monday night, causing widespread damage and record-breaking storm surge, there are steps you can take to make the settlement process faster and easier, according to the [Insurance Information Institute \(I.I.I.\)](#).

Standard homeowners policies cover wind damage caused by hurricanes, tornadoes and severe weather. Homeowners insurance policies also provide coverage for additional living expenses that policyholders will need to finance temporary housing costs and other daily necessities. Damage and flooding to vehicles is covered under the comprehensive section of standard auto insurance policies, which is optional.

The I.I.I. offers the following advice to facilitate the insurance claims filing and settlement process:

- Be prepared to give your agent or insurance company representative a description of the damage to your property. Your agent will report the loss immediately to your insurance company or to a qualified adjuster, who will contact you as soon as possible in order to arrange an inspection of the damage. Make sure you give your agent a telephone number where you can be reached.
- If it is safe to access the area, take photographs of the damaged property. Visual documentation will help with the claims process and will assist the adjuster in the investigation.
- Prepare a detailed inventory of all damaged or destroyed personal property. Make two copies—one for yourself and one for the adjuster. Your list should be as complete as possible, including a description of the items, dates of purchase or approximate age, cost at time of purchase and estimated replacement cost.
- Collect canceled checks, invoices, receipts or other papers that will assist the adjuster in assessing the value of the destroyed property.
- Make whatever temporary repairs you can without endangering yourself. Cover broken windows and damaged roofs and walls to prevent further destruction. Save the receipts for any supplies and materials you purchase, as your insurance company will reimburse you for reasonable expenses in making temporary repairs.
- Secure a detailed estimate for permanent repairs to your home or business from a licensed contractor and give it to the adjuster. The estimate should contain the proposed repairs, repair costs and replacement prices.
- If your home is severely damaged and you need to find other accommodations while repairs are being made, keep a record of all expenses, such as hotel and restaurant receipts.
- If you purchased flood insurance offered by the National Flood Insurance Program, call your insurance agent or insurance company and provide them with your flood insurance policy number and a telephone number/email address where you can be reached. They will begin to process your NFIP policy for you.

Serious Losses Will Be Given Priority

If your home has been destroyed or seriously damaged, your insurance agent or company representative will do everything possible to ensure your claim is given priority.

For more information on filing a claim, the Insurance Information Institute has a free brochure, [Settling Insurance Claims after a Disaster](#).

The I.I.I. has a full library of educational videos on its [You Tube Channel](#). Information about I.I.I. mobile apps can be found [here](#).

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[Back to top](#)