NEW YORK STATE | Department of Financial Services

CHELSEA EXPLOSION

FREQUENTLY ASKED QUESTIONS ABOUT INSURANCE COVERAGE

If my home or apartment was damaged in the attack, am I covered under my homeowners or tenant's policy?

Yes, according to the terms of your policy and subject to any deductibles. Items such as broken windows or facades would be considered a covered loss.

If my business suffered physical damage and I have a commercial policy, am I covered?

Yes. While some commercial policies contain terrorism exclusions (insurers offering these policies must offer optional terrorism coverage), as there has not been a federal disaster declaration for the Chelsea explosion, the insurer may not deny coverage.

My business has not been able to operate as a result of damage sustained in the attack. Am I covered from loss of income under my commercial policy?

You may be covered if you have business interruption insurance subject to policy provisions.

If I was injured in the attack, am I covered under my health insurance?

Yes, bodily injury is covered under health insurance. Co-insurance may apply.

If you were in a car that was being operated when you were injured you would be covered under the no fault provisions of your auto insurance policy.

My car was damaged in the attack. Does my insurance cover the damage?

If you have comprehensive auto insurance coverage you should be covered.

I don't have insurance. Can I be compensated for losses suffered in the attack?

The state is working actively and aggressively to ensure that all affected residents and businesses quickly recover. In addition to working with federal and local partners, the state will create a grant program that covers the cost of all physical repairs and economic losses not reimbursed through existing insurance policies. Contact DFS at 800-339-1759 for more information.

DFS CONSUMER ASSISTANCE

If you are having difficulty with your insurance company or believe you are not being treated fairly, we may be able to help. Consumers unable to resolve insurance disputes for the Chelsea explosion can contact DFS to file a complaint at www.dfs.ny.gov or call us at (800) 339-1759 for more information.