

only the repairs necessary to prevent further damage to property, like covering broken windows. Save all of your receipts.

- **Permanent Repairs.** Permanent repairs should not be made until insurers have inspected losses. All damaged personal property should be kept until an insurance settlement has been reached.
- **If You Relocate, Keep Your Receipts.** If you need to relocate while your home is being repaired, keep records of your expenses. Homeowner and renter insurance policies generally cover the cost of additional living expenses if your home is damaged by an insured disaster.
- **Disaster Assistance.** When a Presidential Disaster Declaration for Individual Assistance is made, FEMA disaster assistance may be available to both insured and uninsured individuals and businesses when settlements may not meet disaster related needs. Reporting damage to local officials does NOT qualify you for FEMA aid. **You must contact FEMA directly to sign up for FEMA aid.**

FEMA's Small Business Administration (SBA) also offers low interest disaster loans to homeowners, renters, businesses, and some nonprofit organizations.

RESOURCES AND CONTACT INFORMATION

FILING COMPLAINTS WITH DFS

If you are a disaster victim experiencing difficulty with an insurance company or financial institution, or you believe that you are not being treated fairly, consider filing a complaint with DFS. Our specialists can also answer questions and take fraud reports.

- File a Complaint: www.dfs.ny.gov
- DFS Consumer Hotline at **(800) 342-3736**

FEMA

- Website: www.fema.gov
- Phone: (800) 621-FEMA (3362)

NATIONAL FLOOD INSURANCE PROGRAM (NFIP)

- Phone: (800) 427-4661
- Website: www.floodsmart.gov

SMALL BUSINESS ADMINISTRATION (SBA)

- Phone: (800) 659-2955
- Website: www.sba.gov



Department of
Financial Services



STORM RECOVERY RESOURCES

This guide is provided for informational purposes only and does not constitute legal advice.

www.dfs.ny.gov
(800) 342-3736

A RESOURCE FOR
STORM AND FLOOD VICTIMS

ABOUT DFS

The Department of Financial Services (DFS) oversees all of the approximately 1,700 insurance companies and nearly 500 banks, check cashers, money transmitters, and other financial institutions operating in New York. DFS also investigates and prosecutes insurance and financial fraud, working with law enforcement and regulatory agencies at the federal, state, county, and local levels.

Our mission includes ensuring prudent conduct by providers of financial products and services; ensuring fair, timely, and equitable fulfillment of the financial obligations of such providers; encouraging high standards of honesty, transparency, fair business practices, and public responsibility; eliminating financial fraud, other criminal abuse, and unethical conduct in the industry; and educating and protecting users of financial products and services.

HELP WITH INSURANCE

If you have questions about an insurance policy or coverage, read your documents carefully and contact your insurance company, broker, or agent first.

If you still have questions, need help or are the victim of a disaster DFS can answer questions you have about agents, brokers, adjustors, and others engaged in the business of insurance.

DFS can also answer questions about the claims process (including hurricane and wind deductibles), policy cancellation and non-renewal, and coverage for additional living

expenses (which you may be entitled to if you are displaced after a disaster). If your business has been affected by a disaster, we can answer questions on insurance coverage, including business interruption insurance and off-premises service interruption coverage.

HELP WITH BANKS AND LENDERS

If you can't pay bills on time because of financial difficulties relating to a disaster, consider contacting your creditors to tell them about your situation. Ask them to work out a plan with you so that you're not penalized for missed payments while you recover.

DFS works with banks and lenders to eliminate excessive fees, prevent foreclosures, and encourage loan and mortgage forbearance for those affected by disasters. We also work to help expedite endorsement by banks of insurance claims checks for homeowners in urgent need of disaster-related repairs. If you are unable to close on a loan or mortgage due to severe weather, we may also be able to help you avoid adverse consequences, such as late fees for changes in the terms of closing.

DISASTER SCAMS AND FINANCIAL FRAUD

Scam artists often show up in the aftermath of disasters. For example, would-be "victims" file false claims; criminals pretending to be contractors steal personal financial information to commit identity theft.

If you suspect financial fraud, or you believe that you are a victim of a scam involving insurance, a bank, or other financial institution, please contact DFS immediately.

PROPERTY LOSS DUE TO STORM OR DISASTER

- **File Claims Promptly.** File claims as soon as possible after losses occur.
- **Provide All Documentation.** Ask your insurance company exactly what documents, forms, and data they will need you to submit.
- **Flood Damage Claims.** Flood damage is typically only covered by flood insurance provided by the National Flood Insurance Program (NFIP). If you have flood insurance and have flood damage, file claims with the insurer that sold the policy. If you purchased a policy directly from NFIP, you should contact NFIP directly.
- **Keep Detailed Records.** Keep a record of all conversations with your insurer; include the agent's name and times and dates of all calls.
- **Follow Up.** After an in-person or telephone conversations with your insurer or agent, follow up in writing reflecting your understanding of the conversation. After an adjustor visit, follow up in writing reflecting your understanding of the adjustor visit.
- **Document Losses.** Take photos and/or videos showing the extent of the damage and losses before cleaning anything up.
- **Take Inventory.** Provide your insurer with a detailed room-by-room inventory of damaged personal items and property. Include receipts, credit card statements and any other documents showing item values.
- **Emergency Repairs.** Property owners are responsible for protecting their property from further damage after a loss, but should make