

# Reporting Insurance Claims From Damage Caused By Hurricane Sandy

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As the residents of New York, [New Jersey](#), Connecticut and other states begin the long road to recovery from the devastating effects of [Hurricane Sandy](#), many might be humming the tune, “Like a Good Neighbor, State Farm is There.” However, it may not be that easy to call upon your insurance company for help.

But reporting [Insurance Claims](#) from damage caused by hurricane-related incidents bears emphasis. Individuals or business owners who are looking for a quick guide or reference on how to file insurance claims, generally speaking, may wish to review the following.

- Notify your insurance agent/broker as soon as possible. Reporting incidents to the carriers on your behalf is an important activity and a service such intermediaries may provide. Typically, insurance brokers understand the nuances of claims reporting better than their customers. Do not wait; if you do, you might find yourself behind a reporting and claims-administration queue.
- Discuss the incident with your insurance agent/brokers. Remind them of the various types of policies you may have purchased. Ask for their insight and recommendations on what you should do.
- Document, with photographs, all of the damage -- especially if conditions are likely to change before any insurance adjuster may visit. If you fail to do so, you may eventually find any doubts as to what took place are being resolved against you.
- Locate and preserve any pre-incident inventory you may have made of your damaged possessions. Review photos and photo albums that might be helpful in proving your claims.
- After a few days, follow up to make sure the insurance agent/brokers have reported the incident, and to all of the relevant carriers.
- Obtain and record copies of all claim numbers and the names of insurance adjusters assigned. Keep a log of dates, times, and names together with notes regarding your communications. Be sure to record all mistakes made by insurance adjusters, and document all of their failures to respond and communicate.
- As soon as possible, locate and secure copies of your insurance policies. If you cannot locate copies, check the carrier’s websites to see whether you can download them. You can also often obtain copies of the policies from your insurance agent/broker. Do not hesitate to ask for copies.
- Review your insurance policies to make sure your activities comply with all reporting requirements and other conditions. Try to understand and comply with all conditions stated. Be sure to act within any and all deadlines stated.

- Review your insurance policies for coverage, especially clauses relating to wind- and flood- related events. Damage from wind may be covered and damage from flood may be excluded. Of course, review any wording relating to hurricanes.
- Try to preserve, by documenting and photographing, all evidence which may support your case for coverage. Depending upon your policy language, a case may be made by asserting that damage occurred from wind (and not, for example, from an excluded flood event).
- Read your insurance policies with an eye to additional coverage items you may not have noticed when you first obtained the coverage. For example, a tree may itself be insured and damage solely to the tree may merit a significant additional payment.
- Obtain a repair estimate from a reputable local contractor. Keep receipts from emergency repairs and from any costs you incur in temporary housing. They may be reimbursable.
- Do not be dissuaded by clauses such as "anti-concurrent-causation" clauses, which you may perceive as trying to remove coverage for wind damage if a flood happens at the same time. These clauses are relatively new and may well be ambiguous. If a carrier tries to deny coverage based on such a clause, consider consulting an attorney.
- If you have purchased flood insurance coverage underwritten by the federal government, your claim may nonetheless be serviced by a private insurance company. Review the policies, as above, and act accordingly.

If your claim is not adjusted properly, consider consulting an attorney. You can also try to appeal the adjustment with the carrier, or, if appropriate, complain to the Federal Emergency Management Agency.

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