



## **IMPORTANT INFORMATION ABOUT SANDY FLOOD INSURANCE CLAIMS**

**3/16/15**

After increasingly alarming reports of possible wrongdoing in the processing of claims filed after Superstorm Sandy, FEMA, which administers the National Flood Insurance Program (NFIP), recently agreed to reopen and review all Sandy flood insurance claims. It has been reported that this could impact up to 144,000 claims.

As of now, there is no process in place for completing these reviews and there is no method for claimants to request that FEMA or their Write Your Own (WYO) insurance company review their claim.

FEMA has agreed to directly reach out to claimants and we expect to learn additional details about the review process soon. In the meantime, anyone who believes they were unfairly denied or paid too low an amount on their Sandy flood insurance claim should gather and organize all materials relating to the processing of their flood claim and their overall Sandy recovery.

It is important to keep in mind that not everyone will receive more money as the result of FEMA's review. Some people have already received the maximum payout under their flood policy and others have already received the proper payout. More importantly, for many people, any increase in their flood insurance claim will result in a decrease in other recovery funds, such as Build it Back or NY Rising. Each Sandy claimant will have to decide if it is worth pursuing possible additional flood insurance funds.

NYLAG's Storm Response Unit is closely monitoring this situation and is in regular contact with representatives from FEMA and other recovery agencies. We will update this information as the situation evolves.

### **STORM RESPONSE UNIT**

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