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## A Guide to Getting and Using Insurance After the Hurricane

Thursday, November 8, 2012, by Jeremiah Budin

*Curbed University* delivers insider tips and non-boring advice on how to buy, sell, or rent a home or apartment. Additional questions welcomed to [tips@curbed.com](mailto:tips@curbed.com). Up now, **Hurricane Insurance**. You can use this installment as a guide to filing a claim post-Sandy, or as a series of warnings about how to be better prepared for the next apocalyptic weather event.

The first step to filing an insurance claim is figuring out whether or not you have insurance. The good news is that if you live in an area where your home was likely to be damaged by Hurricane Sandy, there's a decent chance you do. "Because **lenders mandate that homeowners in flood zones obtain flood insurance** as a prerequisite to lending, most homeowners in flood



zones will have flood insurance protection," writes lawyer **Adam Leitman Bailey**. However, as the *Times* points out, "the reality is slightly different." Many homeowners allow their policies to lapse, while others wrongfully assume that they'll be covered under their homeowners' policies. The HO-3, the most common homeowner policy in New York "generally excludes coverage for, among other things, flooding, sewer backup, power failure and general weather conditions," according to **Leitman Bailey**. "Even those who are current in their federal flood policies could find that all of their losses are not covered," write the *Times*' Edward Wyatt and Mary Williams Walsh. "Policies on residences of any type are limited to coverage limits of \$250,000 on the structures and \$100,000 of contents." Let's assume you are covered, though. What do you do?

First, you want to file a claim as soon as humanly possible. Since the storm happened more than a week ago, if you haven't filed your claim yet you might want to get to work inventing a time machine. Insurance companies generally handle claims in the order that they were filed, and there are sure to be a whole mess of claims getting filed right now. In addition, **Leitman Bailey** writes, "If you do not provide your insurance company with notice of your claim as soon as reasonably practicable after

the damage occurs, the insurance company may not pay out on your claim regardless of whether there would otherwise be coverage." This ties into a larger point: Insurance companies can be sort of terrible. Many of them do not *want* to give you money, meaning that you have to kind of make them. "The squeaky wheel gets the grease," writes DailyFinance. "Do complain to the powers that be in the insurance company if you feel like a denial was unwarranted or the reimbursement too little. Don't stop there. Complain to your state insurance department: It will make an inquiry with your insurer. See a lawyer if you want to take it a step further." They also recommend keeping detailed records of all your dealings with the insurance company, as well as documenting everything that was damaged, with pictures, if possible. (**Leitman Bailey** recommends taking a picture or video of your damaged items with a copy of that day's newspaper. Apparently, only the *Post* or *Daily News* are acceptable.) It's also good to have pictures of everything from before it was damaged, which is where that time machine might come in handy again. If you haven't obsessively documented all of your possessions, however, you can use any pictures you might have lying around that feature your belongings in the background.

Cliff Notes: Make sure you have flood insurance for next time, harangue your insurance company, read the links at the bottom for more in depth advice, and get to work on that time machine.