



New York Insurance Association
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RECOVERING FROM A SNOWSTORM: TIPS FOR INSURANCE CLAIMS

Things to Know ...

- Damage to a home caused by wind, falling trees, burst pipes, ice dams, and roof collapses from the weight of ice and snow may be covered under your homeowners or businessowners policy.
- If you are unable to live in your home because of insured damage, you may also be covered for the cost of additional living expenses such as hotel, restaurants bills and other reasonable expenses.
- Winter-related damage as well as flood damage to cars is often covered under the comprehensive portion of an auto insurance policy.
- Most homeowner and businessowner insurance policies do **NOT** cover damage from flooding. Flood damage is typically only covered by a **separate flood insurance policy** most commonly available through the National Flood Insurance Program. Flood policy terms and claim protocols are determined by the federal government and greatly differ from other types of insurance.
- Coverage varies depending on the policy or policies you chose to purchase, so it is best to review the language in your policy and call your agent or company representative with any questions.

Filing a Claim ...

- Contact your agent or insurance company representative as soon as possible.
- Carefully document and take photographs/video of any and all damage.

Temporary or Immediate Repairs ...

- You may make temporary or immediate repairs to prevent further damage.
- Save all receipts for any expenses incurred in making repairs.
- Do **NOT** make permanent repairs before contacting your insurance company.
- It is crucial to find a reputable contractor. Do not be a victim of a scam artist—unethical individuals may prey on storm victims. Be sure to check a contractor's credentials and references. A written contract is also highly advisable. The Better Business Bureau is a good place to inquire about a contractor you are considering hiring.

Who to Contact ...

- If you have specific questions about coverage, contact your insurance company. A list of many insurance company phone numbers is available at the following link:
www.iii.org/articles/insurance-company-claims-filing-telephone-numbers.html.
- The New York State Department of Financial Services can also be contacted with questions through their disaster hotline: 1-800-339-1759.