U.S. Department of Homeland Security
500 C Street, SW
Washington, DC 20472

NATIONAL FLOOD INSURANCE PROGRAM

FEMA

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Dear Policyholder,

Hurricane Sandy Flood Insurance Claims Review

The Federal Emergency Management Agency's (FEMA) National Flood Insurance Program (NFIP) is offering you the opportunity to have your Hurricane Sandy flood insurance file reviewed if you believe that we underpaid your claim.

If you filed a claim for flood insurance because of damage caused by Hurricane Sandy and would like us to review the claim to determine if you may be eligible for an additional payment, please call the Sandy Claims Review Center at 1-866-337-4262 or visit www.fema.gov/hurricane-sandy-nfip-claims to submit a request within 90 days of receiving this letter. For individuals who are deaf, hard of hearing, or have a speech disability using 711 or VRS, please call 1-866-337-4262. For individuals using a TTY, please call 800-462-7585 to begin the review. Multilingual phone operators are also available. FEMA will operate the toll-free telephone numbers Monday through Friday, from 8 a.m. to 8 p.m. (Eastern Time).

When you contact the NFIP's Hurricane Sandy Claims Review Center, please have your:

- flood insurance carrier name;
- policy number at date of loss;
- date of loss;
- address of property that was damaged; and
- current mailing address and telephone number.

After we receive your request, a case worker who is a highly skilled NFIP-certified insurance adjuster will work with you to review your file, examine any additional information you submit, coordinate inspections by an adjuster or engineer (if required), and determine if the NFIP should make any additional payments to you for losses covered under your Standard Flood Insurance Policy. Once you submit a request, it should take the case worker less than 90 days to complete the review.

If you don't agree with the outcome of the case worker review, you will have the opportunity to request that an expert third party neutral talk with you and review your file to help resolve your claim. This neutral party will then make a recommendation to FEMA about your claim. FEMA will give substantial weight to the neutral party's recommendation.

If the final review supports additional payment under your policy, then your insurance company will issue a check for the additional funds.

Here are a few points that we want you to know before you choose to participate in the Sandy Claims Review:

- If you received policy limits, which is the maximum amount under your policy, or are in litigation related to your claim, you do not qualify for this review.
- This letter and participation in the Sandy Claims Review does not create, extend, or modify the coverage or terms under the Standard Flood Insurance Policy, including but not limited to the one year time limit to file suit after written denial of part or all of your claim.
- This review does not alter or affect your rights or your insurer's rights.
- The review may result in a determination that you previously received an overpayment or a duplicated benefit. Federal law may require you to repay an overpayment to the U.S. Treasury. To help you assess that risk, our auditors have told us we make improper payments less than two percent of the time.
- FEMA may share policyholder information to certain partner agencies to identify potential duplication of benefits.
- The review is at no cost to you. During the review, FEMA will not contact you to request your Social Security Number, bank account, or credit card information.
- Federal agencies cannot provide disaster assistance for damages or losses covered by insurance. If you receive additional insurance proceeds from us and you also received Sandy-related disaster assistance from another source like the U.S. Small Business Administration (SBA), the Department of Housing and Urban Development (HUD), or one of HUD's state or local grantees such as New Jersey - Reconstruction, Rehabilitation, Elevation, and Mitigation (RREM) Program, New York Rising, or New York City Build it Back, then you may have to repay the other disaster assistance if the original source determines your additional insurance proceeds duplicate a benefit they've previously provided.

FEMA is dedicated to assisting disaster survivors like you. This additional review is one more way

to ensure that we treat NFIP policyholders who suffered a loss from Hurricane Sandy fairly. Although underpayments did not occur in every case, the NFIP is committed to reviewing claim files to ensure we treat policyholders who suffered a loss from Hurricane Sandy fairly. While we are assigning a highly skilled case worker to assist each policyholder who qualifies for a review and providing neutrals to resolve claims, when necessary, you may need or want additional support.

Please see the attached list of advocacy groups and services in your area that may be able to assist you with additional case work support through the Hurricane Sandy Claims Review.

Sincerely,

Brad J. Kieserman
Deputy Associate Administrator for Federal Insurance
Federal Emergency Management Agency (FEMA)

For additional information on the Hurricane Sandy Claims Review, visit **www.fema.gov/hurricane-sandy-nfip-claims** or call **1-866-337-4262.**

New York Legal Assistance Group
Storm Respond Unit (Limited to New York City and Long Island)
Hotline: (212) 584-3365
Email: stormhelp@nylag.org
*Priority given to low-income policyholders

This list will be updated on a regular basis and posted online at **www.fema.gov/hurricane-sandy-nfip-claims.**