

## [National Flood Insurance Program Proofs of Loss, Damage Estimates and Supplemental Claims - Sandy](#)

**Your Sandy damage and costs to repair/replace should be fully documented and described in detail in a complete Proof of Loss package submitted to the National Flood Insurance Program (NFIP)**

Many people whose homes and businesses were damaged in Superstorm Sandy have had a hard time getting accurate information about the true extent and cost of the damage to their properties. Early estimates were incomplete and often wrong. Qualified, reputable and affordable estimating help has been a challenge to find. Yet, a strong and persuasive proof of loss package is essential for reaching a full and fair settlement of an NFIP claim.

If you are filing a supplemental Proof of Loss (that adds to or changes an earlier submitted version) your submitted package should include copies of paperwork already submitted, **plus** updated estimates, reports and documentation. Sandy victims who may still be owed insurance money are strongly advised to complete paperwork and file claims including “supplemental claims” **before the October 2014** deadline. We recommend getting the necessary package organized and submitted as soon as practical.

If you need expert estimating or file review help but can't afford it, help is available. United Policyholders has been working in New Jersey and New York with law schools and attorneys and claim experts sharing their professional skills at reduced rates as a community service toward the recovery effort.

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The information presented in this publication is for general informational purposes and is not a substitute for legal advice. If you have a specific legal issue or problem, United Policyholders recommends that you consult with an attorney. Guidance on hiring professional help can be found in the “Find Help” section of [www.uphelp.org](http://www.uphelp.org). United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.

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To see an example of a reduced/fixed fee expert service, see [Estimating and Claims abstract](#)

If you need someone who can review your situation and offer guidance, [pro bono legal help](#) agencies, law school clinics, and a limited number of qualified contingency fee lawyers in New Jersey and New York are accepting clients.

For more information, visit [“Find Help”](#) section and contact your local legal services agency.

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## What “supporting documents” do we advise submitting to the NFIP?

We strongly advise submitting:

- A line-by-line and room-by-room itemized report that details each building component that was damaged or destroyed, and sets a replacement/repair value for that item –**including repair/replacement costs required to be incurred in order to comply with local building codes or construction ordinances**. The report should show unit prices, measurements, quantities and qualities. Ideally it should be prepared by a local and experienced construction or repair cost estimating professional, a structural engineer (if appropriate) a building consultant or other qualified expert. This report is often referred to as a [“Scope of Loss.”](#)
- Receipts, bills and invoices, and estimates of repair costs from **contractors**;
- A report by a **licensed engineer** if there is any dispute about what caused the loss, such as when there is damage to a foundation or any structural issue that the insurer states is preexisting or caused by erosion, subsidence, or “earth movement,” or about whether the “basement” exclusion applies;
- A report by any other **independent and qualified expert** that evaluated your damage.
- Where possible, **photographs** from before the damage, with the damage and water line, and during or after repair (for instance, this may help to distinguish between damage caused by Hurricane Irene versus Sandy); *Be sure to keep copies of all photos and documents submitted.*
- For **personal property**, a room-by-room “contents list” attaching all of the available information above (photographs of the room or specific items if you have them, etc.), in addition to receipts for replacement or website printouts showing the same or near-identical item with a photograph and price; For help with your inventory, visit: [Home Inventory and Contents Claim Help](#) For a sample home inventory, visit [Sample Letters and Documents](#).
- Any **additional documentation** that you may have, including copies of earlier-submitted POL forms related to your loss and payment history.

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For more information, read: [Insurance Related Sandy Deadlines](#) and [Resolving Flood Insurance Disputes](#)

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