

## [Resources: “Last Chance” Webinar Before April Sandy Deadline](#)

Thank you for attending the “Last Chance” Webinar Before April Sandy Deadline. Here you will find the resources referenced in the webinar:

**Sandy NFIP Claim Help “Last Chance” Webinar:** 3/26/14 at 12:30pm EST

### **Presenters:**

Amy Bach, Executive Director, United Policyholders

David Charles, Master Claims Consulting

[View the Powerpoint Presentation](#)

### **Announcements:**

[NYRising Application Deadline: April 11th, 2014](#)

[Touro Law Center Walk-in Clinics](#)

### **NFIP Forms:**

- The **Standard “Proof of Loss”** form details the value of your claim. Even if your insurance adjuster already had you sign and submit a Proof of Loss, that form may be deemed “courtesy only,” and chances are it undervalued your loss, especially if you submitted it early on. You will need to submit another version of this form that details what you believe to be the full value of your losses and claim, with supporting documentation, signed/sworn by you. It does not need to be notarized but if you feel safer having it notarized, that’s fine. Line 9 relates to the depreciated

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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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value of your claim. [FEMA Form #86-0-9](#)

- The **“Increased Cost of Compliance Proof of Loss”** is the form you file to claim and recover expenses related to complying with building codes, including elevation requirements. An NFIP policy provides up to \$30,000 for eligible “elevation, flood-proofing, relocation, or demolition.” [FEMA Form #86-0-10](#)
- The **“Statement as to Full Cost of Repair or Replacement,”** is the form you complete, along with your full actual or estimated costs to rebuild, repair, or replace the property. [FEMA Form #86-0-12](#)

### NFIP Bulletins:

- [Bulletin W-13008](#) (Sandy date of loss)
- [Bulletin W-11001](#) (Proof of loss req'ts)
- [Bulletin W-13060](#) (Extension of deadline)
- [Bulletin W-13027a](#) (Guidance on preparing a flood insurance claim in the NFIPs own words)

### Sample Scope of Loss



### Mailing addresses:

- [Where to send POL if your NFIP policy was sold through a “NFIP Direct”](#)
- [Where to mail FEMA appeals](#)

### New Jersey Pro Bono Legal Help:

- Legal Services of New Jersey: 888-222-5765  
[www.lsnjlawhotline.org](http://www.lsnjlawhotline.org)  
888-222-5765
- Volunteer Lawyers for Justice: 855-301-2525  
[www.vlnj.org](http://www.vlnj.org)

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### **New York Pro Bono Legal Help:**

- Touro Law Center Disaster Relief Clinic: (631) 761-7198  
<http://www.tourolaw.edu/tlcheart/>  
<http://disasterlaw.wordpress.com>

### **Supplemental Proof of Loss Preparation Help: [Master Claims Consultants](#)**

#### **Important Links:**

- [http://www.nfipiservice.com/storm\\_sandy.html](http://www.nfipiservice.com/storm_sandy.html) (Bulletins, claim forms)
- <http://www.region2coastal.com/sandy>
- <http://www.region2coastal.com/additional-resources-1/glossary#BFE> (Zones/Maps)
- <https://msc.fema.gov> (Locate a property)

#### **Additional resources from United Policyholders:**

- [Sandy Claim Help Library](#)
- [Resolving Flood Insurance Disputes](#)
- [Ask an Expert Forum](#)
- [Find Help Directory](#)

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