

[Surviving Superstorm Sandy: One family's story](#)

After Superstorm Sandy hit the East Coast, the Ingber family spent one night trapped in their dark apartment in Long Beach, N.Y., as the wind howled and rain beat against their windows. It was scary, but they thought their renter's insurance would help them weather the storm.

Earlier that day, a Monday in October 2012, 36-year-old Adam Ingber and his wife, Karen, had decided to stay put in their fourth-floor apartment in an art deco-style building across from a sandy beach where they loved to spend weekends in summer. Adam, a human resources director for a plumbing company, and his wife, a recruiter for Google, were taking care of their toddler, Jacob, who had a fever. That evening, they realized they were stuck.

About 8 p.m., waves of ocean water poured into the lobby of their building, rising to about 6 feet. Adam Ingber recalls: "You couldn't leave if you wanted to."

By the next morning, the water had receded, and the family grabbed their packed bags and left. Adam managed to start his brand-new Nissan Rogue, which he leased and had parked in the parking lot next to the apartment building. But even when he pressed the gas pedal to the ground, the car just sputtered along slowly. Finally, they arrived at the house of Karen's parents, about 15 minutes further inland in Hewlett, N.Y. "The car dropped dead as soon as we got there," Adam says.

In the days that followed, the Ingbers used their second car, which still worked even though it had been parked near the totaled car, to go back to their apartment. The floodwaters had receded, but the building still had no electricity. The couple used flashlights to retrieve diapers, baby clothes and baby food.

The belongings in the family's apartment were not damaged, but the items in their basement storage locker were ruined. Adam estimates they lost \$3,500 to \$4,000 worth of possessions: a new set of golf clubs, skis, a bike, a high-end set of luggage they got for their wedding and baby gear.

Also gone were some irreplaceable family photos.

Adam's car insurance company, GEICO, declared his leased car a total loss because saltwater had seeped into the engine. He leased a new car, and GEICO paid off the old one, although it took two months.

But the family quickly found out that renter's insurance does not cover flood damage, so they would get

no money for the items they lost.

Adam says that when he was buying his renter's policy by phone from Assurant, the representative did not tell him flood damage was excluded. "No one ever said, 'Hey, do you want to add flood insurance to that policy?'" he says. "I probably would have, had it been offered. I never realized renter's insurance wouldn't cover that."

Robert Byrd, a spokesman for Assurant Specialty Property, a division of Assurant sells renter's insurance and other property insurance, says he can't discuss any policyholder's situation. But he says the terms of coverage are explained in every policy, and it's important for consumers to read and understand these details.

Flood insurance

It's common for insurance agents or representatives not to bring up flood insurance when selling a renter's insurance policy, possibly because the commissions on sales of the policies are low, says Amy Bach, executive director of United Policyholders, a nonprofit group that helps consumers with insurance issues. Renters can get a flood insurance policy to cover their belongings for as little as \$49 a year. However, flood insurance probably would not have helped the Ingbers even if they had bought it, because flood insurance never covers personal belongings stored in basements, Bach says.

The lack of coverage for their belongings was not the only insurance hassle the family faced. Their renter's policy offered only four days of additional living expenses (ALE) coverage, which pays for lodging and other expenses when your home becomes uninhabitable. But because area hotels all were full, mostly with other Sandy survivors, the Ingbers had to stay Adam's parents in Plainview, N.Y., for about nine days. After the electricity came back on at Karen's parents' home, they moved there, to be closer to work.

Adam says that when Assurant asked for hotel receipts for the four days after the couple evacuated their apartment, he thought about asking his dad write out a bill for providing lodging. "I didn't get a dime from my renter's insurance," Adam says. "I feel like I should have gotten something."

However, Bach says, people who stay with family and friends, rather than paying for a place to stay, rarely get money from their insurance companies for lodging. "That's just the way policies are written," she says.

The Ingbers stayed for more than six weeks with Karen's parents, sleeping in twin beds in her childhood bedroom. They had to buy a new crib and changing table for their son, as they had trouble retrieving large items from their apartment building because the elevator wasn't working.

"Our stress level was through the roof," Adam says.

After realizing they might not be able to move back into their apartment building for six months or

longer, the Ingbers decided to find another apartment. They had a lot of competition: Adam says thousands of other displaced renters also were hunting for apartments. After looking for weeks, the family found a place near Adam's job in Lynbrook, N.Y., that cost more than \$3,000 a month - 50 percent more than their old apartment. They moved in early December.

How much did Superstorm Sandy end up costing?

In total, Adam estimates the disaster will end up costing his family more than \$20,000. They paid \$1,000 for the deductible on his car insurance and will have to replace the items from the storage locker. Also, they'll pay \$12,000 more in rent over a year. And they still haven't gotten back the deposit of one month's rent that they put down when they signed the lease on their old apartment.

However, the Ingbers will get a bit of help to offset their expenses. Adam wrote about his family's Sandy ordeal and won the Good Riddance Day Contest. The contest, conducted by Cintas Corp., which offers document shredding and other services to businesses, was meant to help the winner say "good riddance" to bad memories from 2012. As their prize, the family received \$2,500 in cash, which will help pay rent on the new apartment. Overall, Adam says, his family escaped the worst of Sandy.

"We were lucky - people who lived in townhouses on the same street that we lived on lost everything," he says.