

# Health & Harmony

By Dr. Nancy Gahles, DC, CCH, OIM

## NYS Fair Claims Settlement Practices

As residents of Rockaway and as a community of survivors of Superstorm Sandy, we learned a hard life lesson through our losses.

Property losses were devastating. Incongruities in reimbursement were glaring. Homeowners who bought insurance policies to protect their assets were left to fend for themselves when the insurance company denied their claims.

“As things stand now, the only New Yorkers who can challenge wrongful conduct by an insurer are those who are so morally outraged that they’re willing to lose money fighting for the benefits they paid for, and those who are affluent enough to pay a lawyer by the hour” according to Amy Bach, Esq. Executive Director of UnitedPolicyholders ([www.uphelp.org](http://www.uphelp.org)).

NYS is one of the few states that doesn’t allow a policyholder to recover attorney fees where they legally prove an insurer has wrongfully withheld benefits owed under an insurance contract.

**Empowering insureds in New York** can become a reality. Two bills have been introduced that will make New Yorkers’ insurance safety nets stronger. **Senate bill S29A and Assembly bill A257** give businesses and individuals the ability to legally enforce, where appropriate, their contractual right to policy benefits after a disaster, accident or loss.

**Assemblyman Phil Goldfeder**, a staunch and tireless advocate for Rockaway and a member of the Insurance committee, firmly supports **Assembly bill A257**. Call or write to him and tell him that you do too!

**Senator Joseph Addabbo** confirmed that he, too, supports the **Senate bill S29A**. Call or write to him as well to ask for his support in empowering us as policyholders.

Working together, in community, is the way on which communities prosper. Our elected officials are elected by you to work for you to bring the issues to legislation to protect you and empower you!

In addition to providing security to the homeowner in knowing that their insurer must adhere to state's fair claim handling standards, Amy Bach notes that "this bill benefits New Yorkers by restoring insurance claim appraisals to their original purpose as an efficient (inexpensive and expeditious) process for fairly resolving loss valuation disputes outside of court."

**Empower yourself and protect your rights by asking your representative to support bill:  
S29A and A257**

Assemblyman Phil Goldfeder  
214 Beach 96TH ST.  
Rockaway Beach, NY 11694  
718-945-9550

State Senator Jos. P. Addabbo, Jr.  
88-08 Rockaway Beach Blvd. Rm. 311  
Rockaway Beach, NY 11694  
718-318-0702

Both of these elected officials are happy to hear of your concerns and want to work with you. They want to ensure that Rockaway residents live in Health & Harmony! Don't be afraid to call or write them. Do it now, as soon as you read this!

May The Blessings Be!

*Dr. Nancy Gahles is an Integrative Healthcare practitioner in Rockaway for 30 years. She is a patient advocate and champion of Self-Care and Empowerment. Here is a link to her TEDXTalk: [www.youtube.com/watch?v=l6bZBwl636s](http://www.youtube.com/watch?v=l6bZBwl636s). Her book is here: <http://amzn.to/16G1hAB>*