

Sandy Claims Review Process



01. FEMA Sends a Letter to Policyholders Offering an Opportunity for Review

Policyholders receive a letter containing information required to begin the review process.



02. Policyholders Who Want a Review Contact the FEMA Claims Review Center by Phone or Email

Policyholders call 866-337-4262 or visit fema.gov/hurricane-sandy-nfip-claims, respond to a series of intake questions, and are assigned a highly skilled adjuster as their case worker.



03. FEMA Initiates the Review

The case worker obtains the policyholder's case files from their insurance company and conducts a preliminary review.



04. Case Worker Contacts and Works with the Policyholder

The case worker walks the policyholder through the entire process and asks the policyholder to submit any new information they want to include within 14 days. The case worker reviews all the material and orders FEMA-funded site visits and engineering surveys, if necessary. A senior adjuster conducts quality assurance checks throughout the process. At the conclusion of the review, the case worker presents a recommendation to the policyholder.



05. Policyholder Accepts the Offer or Opts for Professional Neutral 3rd Party Dispute Resolution

The policyholder may accept the case worker's recommendation and proceed to payment. If the policyholder does not agree with the case worker's recommendations, the policyholder has the opportunity to present their position to a professional 3rd party neutral to resolve any remaining disputes. FEMA will give substantial weight to the neutral party's recommendation and issue a final decision on the review.



06. Results of Review

FEMA notifies the policyholder of the results of the review in writing. If the case worker or neutral recommend additional payments, then the policyholder will sign a Proof of Loss statement and return it to the case worker. FEMA will direct the insurance company to process the payment. FEMA will coordinate with the Small Business Administration, the Department of Housing and Urban Development, and state or local grantees about any potential duplication of benefits.