



Hurricane Sandy NJ Relief Fund
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www.SandyNJReliefFund.org

April 17, 2015

To whom it may concern,

On October 29, 2012, Hurricane Sandy brought unthinkable devastation to the doorsteps of New Jersey residents and businesses destroying homes, livelihoods and our state's scenic coastline.

The Hurricane Sandy New Jersey Relief Fund was formed at the kitchen table of our state's First Lady Mary Pat Christie just days after the storm. To date, the Relief Fund has awarded more than \$37.2 million in support of over 100 nonprofit organizations committed to our state's recovery. United Policyholders (UP) has been an important partner to the Relief Fund, local businesses and New Jersey families as they navigate the National Flood Insurance Program (NFIP), financial hardships and insurance-related obstacles.

The UP Roadmap to Recovery Program raised awareness and educated Sandy-affected families on the importance of properly documenting losses and negotiating home and flood insurance settlements. Access to insurance matter experts and resources was critical to many residents unfamiliar with the numerous requirements and impending deadlines related to the insurance submissions and appeals process. Moreover, we have appreciated UP's advocacy work and the pivotal role they have played to help ensure NFIP reforms better serve policyholders and provide fair and equitable settlements.

The Hurricane Sandy New Jersey Relief Fund was proud to support this program and remains grateful to the UP staff for their steadfast commitment to New Jersey's recovery. I would recommend UP's services to any state and community that has suffered a major disaster.

Sincerely,

A handwritten signature in black ink that reads "Kim Frawley". The signature is written in a cursive, flowing style.

Kim Frawley
Executive Director
Hurricane Sandy New Jersey Relief Fund