



## Federal Insurance and Mitigation Administration

### Designating a Representative in the Sandy Claims Review Process

FEMA's priority is to support disaster survivors and help communities recover from the devastating effects of disasters. In support of this mission, FEMA established a process to enable Hurricane Sandy survivors who have not pursued litigation to promptly have their flood insurance claims reviewed if they feel they were underpaid by FEMA's National Flood Insurance Program (NFIP).

FEMA designed the Hurricane Sandy Claims Review process to be transparent and customer friendly, and we do not believe that a policyholder must engage an attorney or other representative to receive fair treatment. This process is intended to ensure that the policyholder receives all money owed on their Hurricane Sandy flood insurance claim.

FEMA recognizes that a policyholder may choose to be represented through the process. If so, FEMA will work with a policyholder's representative to meet the needs of the policyholder and the NFIP. We also recognize that a policyholder's NFIP claim information is confidential and subject to the Privacy Act, a federal law that guards the personal information of all Americans. FEMA therefore needs to ensure that a representative is appropriately designated and authorized to speak and receive information on behalf of the policyholder.

Accordingly, before FEMA can recognize a policyholder's representative, whether an attorney, a general adjuster, a relative, or other designated representative, the policyholder must provide validated documentation, as follows:

1. The policyholder must provide FEMA with written designation of the representative for the specific purpose of representing the policyholder to assist in the review of a Hurricane Sandy flood insurance claim. This designation must include the following:
  - a. full name of policyholder;
  - b. current address of policyholder;
  - c. date and place of birth of policyholder;
  - d. name of representative; and
  - e. signature of policyholder.
2. This written designation must either be notarized or submitted by the policyholder with the following language as a substitute for notarization: "I declare, under penalty of perjury, that the foregoing is true and correct. Executed on (date). (Signature of policyholder)"

3. FEMA does not require the signed authorization for the initial intake, although it will be required before FEMA can communicate with a representative about a policyholder's claim file.
4. The signed authorization should be submitted to the adjuster who is assigned to the policyholder as a caseworker. It can be emailed directly to your assigned adjuster/caseworker reviewing the claim, or addressed to the adjuster/caseworker and mailed to: Sandy File Review, PO Box 982, Lanham, MD 20703-0982. If you have questions about this process, please contact your adjuster/caseworker or call 866-337-4262.
5. If there are special needs, such as a situation where a policyholder is unable to represent himself or herself, we can accept appropriate court documentation, such as a designation of a general power of attorney, designation as a guardian or designation as an executor of an estate. We expect this will be a limited exception and will provide additional review to validate the designation, as needed.