



FEMA

Duplication of Benefits Determination for the Sandy Claims Review Process

Policyholders who filed claims following Hurricane Sandy in 2012 are invited to have their files reviewed by FEMA if they believe they are owed additional funds under their policy. As a service to National Flood Insurance Program (NFIP) policyholders, FEMA will work with its partners at the U.S. Small Business Administration (SBA) and U.S. Department of Housing and Urban Development (HUD) to determine if SBA or HUD has an interest in any additional funds FEMA agrees to provide policyholders as a result of the Hurricane Sandy Claims Review process.

FEMA will check for duplication of benefits at least twice during the claims review process. Federal law requires agencies that provide disaster assistance ensure that individuals do not receive disaster assistance for losses that they are compensated for by other sources. An individual receiving federal assistance for a major disaster is liable to the United States when assistance for specific damage is duplicated by another federal source.

Policyholders can withdraw from the review process at any time. The deadline for submission for the Hurricane Sandy claim review is Sept. 15. **Here is how the duplication of benefits identification process works:**

Policyholder requests review of Hurricane Sandy flood insurance claim file.

FEMA assigns the file to a highly skilled NFIP-certified adjuster who will work with the insured. FEMA performs preliminary duplication of benefits check (DOB) with SBA, HUD and HUD grantees in the applicable Hurricane Sandy-affected state.

FEMA's adjuster reviews and approves additional payment.

FEMA checks again for duplication of benefits, and then releases file back to adjuster.

Adjuster calls policyholder with results of the review and sends Proof of Loss (POL) package to policyholder. If the policyholder agrees with the result of review, they will sign the POL package and return it to the adjuster.

If policyholder disagrees with results of review, they can request an impartial review by a neutral third-party made up of contracted judges and lawyers with experience in dispute resolution. FEMA performs a third duplication of benefits check when this review is complete and the policyholder agrees.

Adjuster sends complete package to insurance carrier or the Direct Servicing Agent (DSA). Carrier or DSA confirms and processes payment. Parties identified (SBA, HUD or HUD grantees) in the DOB process with an interest in the funds may be included on policyholder's check.