



How to Submit Supporting Documentation for the Sandy Claims Review

The purpose of the Sandy Claims Review is to make sure policyholders receive every dollar they are entitled to under the terms of their flood insurance policy. If you requested a review of your Sandy claim, you can submit new documentation to validate additional repair costs or higher estimates of damage. Documentation should help make your case for additional payment.

Types of Documentation:

Documentation to support your claim can take many forms. You can submit any or all of the following not included in your original claim:

- Written statement(s) from you or your contractor, including why you are requesting additional payment;
- Photographs of the property before Sandy, after Sandy, and of the repairs and/or goods;
- Copies of receipts and invoices for repairs;
- Copies of itemized repair estimates;
- Copies of canceled checks and/or credit card statements;
- Bank statements, if no receipts are available.

If you do not have a receipt but have other documentation (like a bank statement, for example), you may submit that information with a signed and sworn statement (affidavit) stating that the documentation is a true and accurate record of the expense.

If you or your representative do not have other documentation (like a bank statement or contractor's estimate, for example), you may submit an affidavit only in support of your claim, that is, you may provide a sworn statement that the expense you claim is true and accurate. Adjusters will weigh either one of these in the context of the existing claim file.

How to Submit Documentation:

You should keep the originals of all documentation for your records and send us photocopies. Be sure to write your name and policy number on each document you submit.

We will ask that you submit any additional information within two weeks, but we are flexible. We want to work with you to make sure we have everything you want us to consider in the review of your Sandy claim. If you will be unable to meet this deadline, please discuss the matter with your adjuster.

While you can send it by mail, you may submit documents by fax or email, which expedites the process.

Send documentation to your adjuster's attention:

- By fax to 240-204-8900;
- By email to your adjuster's email address; or
- By mail:
Sandy File Review
P.O. Box 982, Lanham
MD 20703-0982.

If you have questions, talk with your assigned adjuster or the Customer Care Liaison at 202-212-7782.