



### Requesting Claim Files in the Sandy Claims Review Process

Policyholders in the Sandy Claims Review process who receive a recommendation (called a Results of Review) in writing from FEMA may seek reconsideration of their claim file by a third-party neutral reviewer. The Neutral Review gives policyholders another opportunity for examination by someone separate from their claim file to date.

At the policyholder's request, a third-party neutral considers any demand for corrections(s) to the desk reviewer's findings and makes a recommendation that will be afforded substantial weight by the Agency. The recommendations are not a final determination of the FEMA re-review process and are not binding on FEMA. The third-party neutral reviewer – as a contractor of the government – does not have the ability to direct payments or bind FEMA to any particular result that requires expenditure of government funds.

When the finding by the third-party neutral is compliant with Agency regulations and policy, FEMA adopts the recommendation by the neutral reviewer and authorizes the recommendation for payment to the policyholder. When making the final determination on a recommendation received from a third-party neutral, FEMA must adhere to National Flood Insurance Program (NFIP) regulations and policies that are current in effect, including those that limit or disallow coverage of certain expenses as outlined in the Standard Flood Insurance Policy (SFIP).

FEMA recognizes that some policyholders may want a copy of results of the Neutral Review. To ensure the greatest access to the claim file permitted by law, FEMA will process these requests from a policyholder, or his/her designated representative, under both the Privacy Act and the Freedom of Information Act. This may require redaction or exclusion of personally identifiable information. Because of the complex nature of many claim files, redaction takes, on average, three months per request.

Before FEMA can provide the policyholder with a copy of his or her claim file, the policyholder must provide FEMA with a written request for a copy of the claim file. This request must include the following:

- a. full name of policyholder;
- b. current address of policyholder;
- c. date and place of birth of policyholder;
- d. signature of policyholder; and

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*“FEMA’s mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.”*

e. name of representative (if any).

This request 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)”.

The request for a claim file can be submitted by the policyholder or the policyholder’s duly designated representative, but requires the policyholder’s signature. The request can be emailed directly to the adjuster/caseworker assigned to review the claim, or addressed and mailed to the adjuster at: Sandy File Review, PO Box 982, Lanham, MD 20703-0982.

For answers about this process, policyholders should contact their caseworker directly or call the FEMA Hurricane Sandy Customer Care Group at 202-212-4757.