



[Dick Tutwiler](#)

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Superstorm Sandy - A Report from the Front Line

As I write this update, we have set up an office in Lido Beach on Long Island and have a full team of adjusters assisting policyholders. For those of you who want to pass along a local N.Y. number it is **516-415-1235**. We have created a special website for Hurricane Sandy policyholders at www.sandyinsuranceclaimadjuster.com. It contains a [blog page](#) where we are trying to pass along as many claim tips as possible and solicit claim questions from policyholders. Please feel free to pass these resources along to anyone impacted by the storm.

Having seen the damages in person, and after taking many calls from the folks who have contacted us with their heartbreaking stories, whoever coined the term Super Storm Sandy certainly was right on the mark.

Sandy was and will be remembered in the Northeast as the 2012 October Halloween horror event of all times. The loss of life now listed at over one hundred and still counting was not just from storm surge on the east coast, but from states away from the high wind field and storm flooding. Deaths have been reported in other areas from falling debris and other related events from Sandy's fury.

As bad as the loss of life is, the losses resulting from property damage to hundreds of thousands of people all up and down the eastern seaboard is simply staggering. Our colleagues at Tutwiler & Associates have seen street after street, neighborhood after neighborhood, rural

communities, urban cities and unincorporated towns all of which have had their business and homeowners displaced or destroyed on an unprecedented basis.

Compounding the misery is the approaching winter months. Homes and businesses we have visited are and will be without heat and in some cases steam, as boilers and furnaces were destroyed when salt water and other toxins were pushed into homes and businesses. This will not be an overnight fix and I suspect these people will be displaced for an extended period of time. For those of us who have worked alongside of our clients in past typical tropical storms that hit in mid to late summer along the southeastern and Gulf Coast, the adjusting and rebuilding process did not present the unique challenge of below freezing temperatures, winter snow storms and working in often open, dangerous and exposed structures. Homeowners and business owners are also experiencing challenges in finding places to relocate and in the case of businesses, trying to resume some sense of normal operations at the damaged facility or another location.

Unfortunately for many property owners, the flood peril that caused a significant amount of damage may not trigger insurance coverage, such as additional living expense (ALE) that would pay for the additional cost of living somewhere else while the home is being repaired and business interruption (BI) that would cover continuing business and lost profits. That is not to say that in all cases this will apply. Each loss and its facts and location is unique and needs to be evaluated on its merit. As an example, if wind damage or some other covered event occurred at the loss location with proper investigation and documentation, you may be able to negotiate with the insurer with this coverage. As a lot of people are finding out ALE and BI coverage is typically not covered in a standard flood policy and unless they purchased an excess flood layer of coverage or some hybrid manuscript policy they will need to carefully view and preserve the facts of the loss.

So given the events of Super Storm Sandy, what can folks in the affected areas expect in terms of the insurance adjusting process, recovery period, etc.? Each

Cat event brings its own unique challenges and issues. Something new is always encountered sometimes not in a good way for policyholders but other times rules and regulations are eased to help the victims recover.

I am reminded of all major (hurricane) tropical storms my firm has been involved in over the last 30-plus years. Starting in 1985 with Hurricane Elena off the west coast of Florida, we have not missed a storm. For the record, my prior 10-year career before entering the public adjusting profession was with one of America's largest insurance companies. We were blessed with only one storm that was not classified as a major hurricane and hit in a glancing blow in unpopulated area in northwest Florida. So, maybe one piece of good news is that the northeast may be out of harm's way for an extended period notwithstanding the climate change discussion. Let's hope so. These people have had more than their share of misery and heartbreak.

First and foremost remember insurance adjusting is an art, not a science. Adjusters with their tape measuring equipment and computer printouts are often intimidating. Added to the process is the mind blowing jargon found in the body of a property insurance policy. As the saying goes the big print gives while the little print takes away. But you as the policyholder have a voice in the process. Most issues in the property insurance adjusting process are negotiable. The problem is that you need to know the rules of the trade and how and what to ask for.

One other valuable resource I would like to mention is United Policyholders www.uphelp.org, which is a nationally acclaimed group that is mounting an excellent post-Sandy educational effort to help policyholders. We are a member and also contribute to their "Ask the Experts" forum. If you have family or business associates who have been impacted by Sandy, feel free to have them call us in NY at **516-415-1235** or toll free at 800-321-4488 or [contact me](#) even just for advice as we are trying to reach out and help as many people as possible.

Stay Safe.

Sincerely,

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Windstorm Umpire

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