

Special Edition - Superstorm Sandy

Winter 2012



Super Storm Sandy - A Front Line Report

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.

[Dick Tutwiler](#)

"First and foremost remember insurance adjusting is an art, not a science."

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....[read more.](#)

Tutwiler - In The News

Possibly because it hit the largest media market in the world, Superstorm Sandy is getting its fair share of media attention. Tutwiler & Associates has been fortunate enough to act as an expert resource for a number of media stories. Rick Tutwiler appeared with clients from Massapequa Long Island in this WPIX TV segment about [policyholder frustration with the insurance claim process](#). We are seeing this daily. Dick Tutwiler did commentary for this national Reuters article titled: [Sandy Victims May Wait Weeks for Insurance Adjusters](#). Dick will also appear in a special TV report for the European market to air on December 2. He was interviewed by a German news crew about Tutwiler & Associates work on behalf of Hurricane Sandy storm victims. While we are certainly flattered by attention, we also remember the important nature of sharing our knowledge with as many people as possible.



Dick Tutwiler interviewed by German TV news team. Segment to air December 2.



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FEMA Extends Superstorm Sandy Proof of Loss Requirement for Flood

As background, FEMA through the National Flood Insurance Program has a requirement in its flood policies that requires the policyholder to file a proof of loss form with supporting documentation of their damages for building and personal property within 60 days of the loss. This has always been an extremely challenging deadline--but a mandatory one and fatal to a policyholders claim if not met.

FEMA, as in the past for other large Cat (catastrophic) events, has now issued a waiver for Super Storm Sandy. Based on our experience with many other Cat events, this waiver was expected due to the large geographic area and extreme wide spread damages. It also will aid in the very difficult challenges policyholders are facing to scope their losses, document building and personal property losses, and realistically price all of the items given market conditions with the demand surge in pricing and the expected shortage of some building items and skilled trade people. While not a panacea, this waiver will help struggling businesses and homeowners and their representatives come to grips with their flood claims as a result of saltwater and other toxic materials set loose in Sandy's fury.

We are pleased to provide the official [Memorandum issued by FEMA](#) dated November 9, 2012 regarding the 60-day requirement to file a proof of loss and most importantly granting a 1 year extension to file for a supplement claim should the policyholder disagree with the initial adjustment offer. Please read this memorandum in its entirety as it is very specific to claim filing appeal timelines, as

well as coverage dispute matters.