



News for Immediate Release

Nov. 1, 2012

Governor Corbett Announces Hurricane Deductibles Will Not be Applied to Sandy-related Insurance Claims

Harrisburg – Governor Tom Corbett today announced that Pennsylvania homeowners will not have to pay hurricane deductibles on insurance claims stemming from damage caused by Hurricane Sandy.

“Insurance deductibles could have added significant costs to Pennsylvanians already struggling to clean up and rebuild after Hurricane Sandy,” Corbett said. “Insurance companies have deployed catastrophe teams to Pennsylvania and they have been advised that hurricane deductibles should not be applied to any homeowner’s insurance claims.”

Some homeowner’s insurance policies for properties in Pennsylvania have special “hurricane,” “tropical storm” or “named storm” deductibles based on a percentage of a property’s insured value. These deductibles typically range from one percent of a home’s insured value to five percent.

“We are very pleased with the initial, proactive response we’re seeing from insurance companies and their commitment to helping Pennsylvanians recover,” Insurance Commissioner Michael Consedine said. “Insurance companies are experts in managing risk and responding to disaster. We will actively monitor the insurance industry to ensure they are fulfilling their commitments to their policyholders.”

While homeowners are still responsible for paying their standard homeowner deductibles for wind and storm-related claims, they will not be hit with higher hurricane costs. If you have property damage, contact your insurance company as soon as possible.

Here are some additional tips to help when filing a claim:

- **Before calling your insurance company, try to locate your policy number and other relevant information.** Your company representative will prepare a "Notice of Loss" form and an adjuster will be assigned to assist you. Ask for a timeline on when your agent can help you.
- **Take photographs/video before clean-up or repairs.** If you have already taken your damaged items out of the house, take pictures of the debris. After you’ve documented the damage, make the repairs necessary to prevent further damage, but do not make any permanent repairs until an

adjuster or company representative is able to inspect the damage and your carrier approves the repairs.

- **Save all receipts.** Keep a diary of all discussions with your agent or carrier. Cooperate fully with the insurance company. Ask what documents, forms and data you will need to file the claim.

For more Sandy-related information, visit www.pa.gov or www.insurance.pa.gov. Consumers with insurance questions or complaints can call the Insurance Department's toll-free, consumer hotline at 877- 881-6388.

Media contact: Kevin Harley, 717-783-1116
Rosanne Placey, 717-787-3289

###