

# NEWS RELEASE

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## MEDIA ADVISORY

### FOR IMMEDIATE RELEASE

#### **FREE LEGAL HELP AVAILABLE FOR SANDY VICTIMS SEEKING REVIEW OF DISPUTED DAMAGE CLAIMS**

EDISON — With this public advisory, Legal Services of New Jersey (LSNJ) is reminding victims of Hurricane Sandy that free legal help is available for those seeking federal review of their disputed claims.

At issue is the new review process created by FEMA’s National Flood Insurance Program for flood insurance policyholders who believe they were underpaid on Sandy damages to their properties.

LSNJ said it and other services are available to policyholders for free help in dealing with the process. The LSNJ advisory states: “If you have any questions about the process or if you want free legal assistance to determine whether you should participate, you can contact Legal Services of New Jersey toll-free at 1-888-222-5765 weekdays from 8 a.m. to 5:30 p.m. or apply online at [www.lsnjlawhotline.org](http://www.lsnjlawhotline.org). Callers will get a response within two days.”

LSNJ is emphasizing the entire review process is designed to be “a simplified process” which homeowners can do on their own and “at no cost to the policyholder.”

Further, LSNJ notes, “It is not necessary to obtain legal advice to participate in the FEMA review process, but there are services, including LSNJ, available for free to individuals who wish to seek legal advice.”

In response to allegations of fraud and undervaluing of damage claims, FEMA created the new review process. Most people affected by the process will be receiving a letter from FEMA explaining how to participate. The process begins with the policyholder contacting FEMA, and it involves deadlines that participants need to be aware of, including a timeline on when to submit new information for review.

All reviews and any additional flood insurance payment recommended through the process will be governed by the terms of the policyholder’s individual insurance policy. FEMA has agreed, LSNJ notes, to review everything that was previously submitted for a claim, and includes a procedure for FEMA-funded site visits and engineering surveys, if needed, “at no cost to policyholders.”

Further, if FEMA’s review results in a finding that the original claim was underpaid, policyholders may receive an addition payment consistent with their individual policy coverage and subject to any other funds received for the same claim.

It’s entirely up to policyholders whether they want to participate in the review process.

Legal Services of New Jersey, located in Edison, heads a statewide system of non-profit corporations which provide free legal assistance in civil matters to low-income people in all 21 counties of New Jersey.

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