Storm & Hurricane Claim Guide

Free homeowner guide • Nassau & Suffolk County, NY

Long Island storm claims: before and after

Nassau and Suffolk County properties take wind, wind-driven rain, tree impact, and coastal surge. Wind damage is covered by a homeowners policy; rising water is usually not, and needs flood coverage. Getting the cause right at the start keeps the claim on the right track.

Before the storm

- ☐ Photograph every elevation of the property, the roof, and the interior — this is your pre-loss condition record.
- ☐ Save a digital copy of your policy, declarations page, and agent contact.
- ☐ Note your hurricane or windstorm deductible — it may be a percentage of the dwelling limit, not a flat dollar amount.
- ☐ Secure loose outdoor items, clear gutters, trim overhanging limbs.

After the storm

- ☐ Document damage before any tarping or cleanup, then mitigate promptly.
- ☐ Keep receipts for tarps, board-up, tree removal, generators, and hotel stays.
- ☐ Report the claim quickly — carriers triage by report date after a named storm.
- ☐ Photograph water lines on walls and note the height above the floor.
- ☐ Save a piece of damaged roofing or siding for material matching.

Hurricane deductibles in New York

Many New York coastal policies carry a separate hurricane or windstorm deductible expressed as a percentage of the dwelling limit — commonly 1% to 5%. On a $600,000 dwelling limit, a 2% deductible is $12,000 out of pocket before the carrier pays anything. Percentage deductibles usually only trigger under defined named-storm conditions, so confirm which deductible the carrier is applying to your claim.

Wind vs. flood

Type of damage	Where coverage usually sits
Roof, siding, window damage from wind	Homeowners policy
Rain entering through a wind-created opening	Homeowners policy

Type of damage	Where coverage usually sits
Storm surge or rising water entering the home	Flood policy (NFIP or private)
Sewer or drain backup during a storm	Backup endorsement, if purchased

Need help with an open claim? A claim review is free and there is no fee unless we recover a payment for you. Call 516-410-0164 or request a free review at longislandpublicadjusters.com/free-claim-review. This guide is general information for New York policyholders, not legal advice or a coverage determination. Your policy language and your carrier's decisions control your claim.