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Free Mediation Program Available to Assist New Jersey Residents with Sandy-Related Insurance Claims

The New Jersey Department of Banking and Insurance (DOBI) has established a voluntary mediation program to assist New Jersey residents in swiftly resolving their Sandy-related insurance claims. The program, which is free of charge, allows property owners to submit homeowner, automobile and commercial property claims to an independent mediator who will review the case and assist in settlement discussions.

Disputed Sandy-related claims that are greater than \$1,000, are not flood-related, do not include a reasonable suspicion of fraud, and are based on policies in force at the time Sandy made landfall are eligible for mediation. Insurance carriers pay for the cost of the independent mediator. Policyholders who wish to bring legal representation to the mediation session may hire an attorney at their own expense.

Claims under policies issued by or through the National Flood Insurance Program (NFIP) are not currently part of the mediation program. However, DOBI continues to discuss with NFIP the possibility of their participation in mediations at a later time.

Application forms are now available online at www.adr.org/njsandy, by phone at 855-366-9774 or via email at njsandymediation@adr.org.

For more information on the voluntary mediation program, please visit http://www.state.nj.us/dobi/division_consumers/insurance/sandymediation.html on the DOBI website.