**New Jersey Department of Banking and Insurance**

* **Storm Sandy Mediation Program:**
  + What is Mediation? How to Apply… <http://www.state.nj.us/dobi/division_consumers/insurance/sandymediation.html>
  + Program Administrator: [American Arbitration Association](http://www.adr.org/)
  + Implementation of a Mediation Program to Aid in the Resolution of Claims Related to Storm Sandy:
    - <http://www.state.nj.us/dobi/bulletins/blt13_08.pdf>
    - <http://www.state.nj.us/dobi/bulletins/blt13_07.pdf>
* **Frequently Asked Questions for Insurance Proceeds Checks:** <http://www.state.nj.us/dobi/division_consumers/finance/insuranceproceeds.html>
* **Glossary of Insurance Terms**: <http://www.state.nj.us/dobi/ins_ombudsman/om_gloss.htm>
* **Homeowners Insurance:** <http://www.state.nj.us/dobi/division_consumers/insurance/homeowner.htm>
* **Automobile Insurance**: <http://www.state.nj.us/dobi/division_consumers/insurance/auto.htm>

**Grant and Loan Information**

* **New Jersey Economic Development Authority (EDA)**
  + Stronger NJ Business Grant Program: <http://application.njeda.com/strongernjbusinessgrant/default.aspx>
  + Stronger NJ Business Loan Program: <http://application.njeda.com/strongernjbusinessloan/>
  + Stronger NJ Neighborhood and Community Revitalization Program: <http://www.njeda.com/web/Aspx_pg/Templates/Npic_Text.aspx?Doc_Id=2140&midid=1576&menuid=1576&topid=1561>
* **Department of Community Affairs Recovery Program Information:** <http://www.state.nj.us/dca/divisions/sandyrecovery/info/>
* **Increased Cost of Compliance Coverage:**

<http://www.floodsmart.gov/floodsmart/pages/faqs/what-is-increased-cost-of-compliance-coverage.jsp>

* **FEMA:** [http://www.disasterassistance.gov](http://www.disasterassistance.gov/)
* **Department of Housing and Urban Development:** <http://www.state.nj.us/dca/hmfa/media/download/owner/ho_sandy_hud_fannie_freddie.pdf>

**FEMA & NFIP**

* **NFIP Extension Information for Standard Flood Insurance Policy (SFIP):** <http://www.nfipiservice.com/Stakeholder/pdf/bulletin/w-13060.pdf>
* **New Jersey Recovery, Superstorm Sandy Numbers:** <http://www.fema.gov/news-release/2013/09/30/new-jersey-recovery-superstorm-sandy-numbers>
* **About the National Flood Insurance Program:** <http://www.floodsmart.gov/floodsmart/pages/about/nfip_overview.jsp>
* **What’s Covered:** <http://www.floodsmart.gov/floodsmart/pages/residential_coverage/whats_covered.jsp>
* **Frequently Asked Questions**: <http://www.floodsmart.gov/floodsmart/pages/faqs/faqs_flood.jsp>
* **Disaster Survivor Assistance**: <http://www.fema.gov/disaster-survivor-assistance>
* **Response & Recovery**: <http://www.fema.gov/response-recovery>

**Insurance Information Institute**

* **Sandy Insurance Facts for Reporters:** <http://www.iii.org/press_releases/media-advisory-iii-has-sandy-insurance-facts-resources-for-reporters-readying-stories-in-advance-of-storms-one-year-anniversary-on-october-29.html\>
* **Social Media Hashtag:** #SandyLessons
* **Blog:** <http://www.iii.org/insuranceindustryblog/?p=3375>
* **Preparedness:**
  + Disaster Preparedness: <http://www2.iii.org/disasters-and-risks/disaster_preparedness/>
  + Late-Season Hurricanes: What You Can Do to Protect Yourself—Now! <http://www.iii.org/press_releases/late-season-hurricanes-what-you-can-do-to-protect-yourself-now.html>
* **Home:**
  + Making Sure Your Home is Properly Insured for a Disaster: <http://www.iii.org/articles/making-sure-your-home-is-properly-covered-for-a-disaster.html>
  + What Types of Disasters are Covered: <http://www.iii.org/articles/what-type-of-disasters-are-covered.html>
  + Understand Deductibles: <http://www.iii.org/articles/understanding-your-insurance-deductible.html>
  + Home Inventories: <http://www.iii.org/articles/how-do-i-take-a-home-inventory-and-why.html>
  + Renters Insurance Checklist: <http://www.iii.org/articles/renters-insurance-checklist.html>

**Insurance Information Institute (cont.)**

* + Trees & Insurance: <http://www.iii.org/articles/trees-and-insurance.html>
  + Avoid Scams: <http://www.iii.org/articles/how-can-i-avoid-scams-after-disaster.html>
* **Flood:**
  + Flood Insurance Facts: <http://www.iii.org/articles/preparing-for-a-flood.html>
  + Video: Don’t Be a Dummy About Flood Insurance - <http://youtu.be/QfD9Y2uzKTw>
* **Auto Insurance:**
  + Storms, falling objects, flood damage are covered by the optional comprehensive portion of your auto policy - <http://www.iii.org/articles/what-is-covered-by-a-basic-auto-policy.html> Video: Don’t be fooled into buying a flooded car; tips on spotting them - <http://youtu.be/GQg_2vf77QA>
* **Small Business Disaster Recovery Plan:** <http://www.iii.org/article/developing-a-small-business-disaster-recovery-plan.html>
* **Business Interruption Insurance:** <http://www.iii.org/articles/do-i-need-business-interruption-insurance.html>
* **Claims Filing:**
  + About the Claims Process: <http://www.iii.org/articles/how-does-the-payment-process-work.html>
  + Filing Insurance Claims After a Disaster: <http://www.iii.org/brochures/settling-insurance-claims-after-a-disaster.html>

**Insurance Institute for Business & Home Safety**

* **10 Lessons from Sandy: How to Protect Your Business:** <http://www.disastersafety.org/disastersafety/10-lessons-from-sandy-how-to-protect-your-business/>
* **2013 Hurricane Preparedness & Recovery Resources:** <http://www.disastersafety.org/disastersafety/hurricane-preparedness-resources/>
* **Post-Sandy: Recovering, Repairing and Rebuilding:** <http://www.disastersafety.org/flood/sandy-recovery-resources/>
* **5 Ways to Protect Your Home During Hurricane Season:** <http://www.disastersafety.org/disastersafety/five-ways-to-protect-your-home-from-water-damage-during-hurricane-season/>
* **Disaster Preparedness Month**: <http://www.disastersafety.org/featured/national-preparedness-month/>

**National Insurance Crime Bureau**

* **Flood Vehicle & Insurance Fraud Fact Sheets:** <https://www.nicb.org/theft_and_fraud_awareness/fact_sheets>
* **Disaster Fraud Checklist**: <https://www.nicb.org/theft_and_fraud_awareness/checklists>

**Member Companies**

* **Allstate New Jersey Insurance Company**
  + Disaster Preparedness: <http://www.allstate.com/resources/Allstate/attachments/tools-and-resources/national-safety-preparation.pdf>
  + Tips to Help Reduce Hurricane Damage: <http://www.allstate.com/resources/Allstate/attachments/tools-and-resources/hurricane-prep-v3a.pdf>
  + Information to Help You Prepare for Wind, Hailstorms and Tornados: <http://www.allstate.com/resources/Allstate/attachments/tools-and-resources/prev-zone-wind-tornadoes.pdf>
* **CSAA Insurance Exchange**
  + Disaster Recovery: <http://calstate.aaa.com/insurance/file-a-claim/disaster-preparedness-and-recovery>
  + Flood Response and Preparedness: <http://calstate.aaa.com/insurance/property-insurance/flood-response-and-preparedness>
* **Farm Family Casualty Insurance Company**
  + Hurricane Preparedness: <http://www.farmfamily.com/pub/PublicSite.nsf/quickLink.xsp?action=openDocument&documentId=5D306E97122AEE4C85257AA6004C9C31>
* **Farmers Insurance Group of Companies**
  + Catastrophe Center: <http://www.farmers.com/catastrophe.html>
  + Hurricane and Tornado Safety: <https://www.farmers.com/storm_strike.html>
  + Creating a family disaster preparedness plan: <https://www.farmers.com/disaster_plan.html>
* **Hanover Insurance Company**
  + Emergency Preparation: <http://www.hanover.com/claims/emergency-preparation.html>
  + Fraud Awareness: <http://www.hanover.com/claims/fraud-awareness.html>
* **Liberty Mutual Group**
  + Prepare for Catastrophes: <http://www.libertymutual.com/claims-insurance/catastrophes-natural-disasters/preparedness>
  + Liberty Mutual Home Gallery App: <http://www.libertymutual.com/liberty-mutual-mobile/home-inventory-app>
  + Avoiding Disaster Fraud: <http://www.libertymutual.com/claims-insurance/catastrophes-natural-disasters/avoiding-disaster-fraud>
* **Mercury General Insurance Group**
  + Make Sure Your Home And Auto Insurance Cover You When “The Sky Is Falling”: <http://www.mercuryinsurance.com/tips/natural-disaster-insurance-tips.html>
  + Homeowners Should Reassess Insurance Coverage Annually: <http://www.mercuryinsurance.com/tips/home-insurance-information.html>
* **New Jersey Manufacturers Group**
  + Sandy Relief Available: <http://www.njm.com/Information/Sandy-Relief-Available.asp>
  + Hurricane Deductibles: <http://www.njm.com/pdf/F-116.pdf>
  + Spring Home Maintenance Checklist: <http://www.njm.com/Information/Spring-Check-List.asp>
  + Flood Facts: <http://www.njm.com/Flood/FloodFacts.asp>
  + Hurricane Recovery: <http://www.njm.com/pdf/temp_pdf/news_hurricanerecoveryflyer.pdf>
  + Helpful tips from NJM: <http://www.njm.com/Home/RecoveringAfterEvent.asp>
  + Mold Prevention: <http://www.njm.com/Flood/FloodEvents.asp#MoistureOut>
  + Pumping Out Your Basement:

<http://www.njm.com/Flood/FloodEvents.asp#YourBasement>

* + What to do if you have Flood coverage; what to do if you don't: <http://www.njm.com/Flood/FloodCoverage.asp>
  + Safer Home Checklist:

<http://www.njm.com/SafetyCenter/SafetyCenterArticleResidential.asp#1>

* + How to Keep Water Damage from Soaking Your Wallet:

<http://www.njm.com/SafetyCenter/SafetyCenterArticleResidential.asp#2>

* + Reduce Basement Flood Risks: <http://www.njm.com/SafetyCenter/SafetyCenterArticleResidential.asp#4>
  + Preventing Storm Damage:

<http://www.njm.com/SafetyCenter/SafetyCenterArticleResidential.asp#5>

* + Recovering After an Event:

<http://www.njm.com/SafetyCenter/SafetyCenterArticleResidential.asp#6>

* + Ask the Right Questions After an Event:

<http://www.njm.com/SafetyCenter/SafetyCenterArticleResidential.asp#7>

* + Alternative Dispute Resolutions Connected with Sandy Claims: <http://www.njm.com/Information/AlternativeDisputeResolution.asp>
* **Progressive Insurance Company**
  + Progressive Catastrophe Center: <http://www.progressiveresponds.com/resources/resources.aspx>
  + Flood Insurance: <http://www.progressive.com/flood-insurance/>
* **Selective Insurance Group**
  + Flood Insurance: <http://www.selective.com/WebApplications/EDS/PublicSite/PublicPL/PL_Flood.aspx>
  + Homeowners Safety Tips: <http://www.selective.com/WebApplications/EDS/PublicSite/PublicPL/Homeowners_SafetyTips.aspx>
  + Auto Safety Tips: <http://www.selective.com/WebApplications/EDS/PublicSite/PublicPL/Auto_SafetyTips.aspx>
* **State Farm Insurance Companies**
  + Disaster Response: <http://www.statefarm.com/aboutus/disaster/disaster.asp>
  + Preparedness: <http://www.statefarm.com/aboutus/disaster/preparedness/preparedness.asp>
  + Response: <http://www.statefarm.com/aboutus/disaster/response/response.asp>
* **Travelers of New Jersey**
  + Disaster Preparedness: <http://www.statefarm.com/aboutus/disaster/disaster.asp>
  + National Preparedness Month: <https://www.travelers.com/prepare-prevent/home/national-preparedness-month.aspx>
  + Disaster Preparedness Checklist: <https://www.travelers.com/prepare-prevent/mother-nature/emergency-preparedness/disaster-preparedness-checklist.pdf>
  + Preparedness Quiz: <https://www.travelers.com/prepare-prevent/mother-nature/emergency-preparedness/are-you-prepared.aspx>
  + Tips for Selecting a Contractor: <https://www.travelers.com/claim/support-center/home-property/selecting-a-contractor.aspx>
  + Recovery Tips: <https://www.travelers.com/prepare-prevent/mother-nature/emergency-preparedness/disaster-recovery.aspx>
* **United Services Automobile Association**
  + USAA's [Home Improvement Network](https://www.usaa.com/inet/pages/home_improvement_network_main?wa_ref=ap_pub_ways_homeimpntw_productpage)  on usaa.com
  + Resources from The USAA Educational Foundation
  + Preparing For And Recovering From Disaster: <https://www.usaaedfoundation.org/DownloadPDF/524>
  + A Guide To Home Maintenance: <https://www.usaaedfoundation.org/DownloadPDF/543>
  + Videos
    - [Hurricane Preparedness: Protecting Your Property](http://youtu.be/2ajYuYFjjyU)
    - [Hurricane Preparedness: Military Ready for Storm](http://youtu.be/lTGovsvbFIM)
    - [Hurricane Preparedness: Protecting pets](http://youtu.be/6UFJ-WF9iqU)
    - [Hurricane Preparedness: Emergency Kit](http://youtu.be/fwBEU889Jcc)
  + USAA.com Articles
    - [12 Musts When Hiring Contractors and Builders](https://www.usaa.com/inet/pages/advice_avoid_contractor_cons)
    - [Get the Lowdown on Deductibles](https://www.usaa.com/inet/pages/advice_lowdown_on_deductibles)
    - [4 Steps to Help Recover After a Storm](https://www.usaa.com/inet/pages/advice-disaster-recoverafterstorm)
    - [12 Must-Have Apps to Help Survive a Storm](https://www.usaa.com/inet/pages/advice-disaster-12musthaveapps)
    - [Storm Surge: What It Is and How to Guard Against It](https://www.usaa.com/inet/pages/advice-disaster-stormsurge)
    - [If disaster strikes, would you be ready to go?](https://www.usaa.com/inet/pages/advice_disaster-orderedtoevacuate)
    - [4 Ways to Help Protect Your Home Finances](https://www.usaa.com/inet/pages/advice_hurricane_finances_in_order)
    - [What Homeowners Insurance Doesn't Cover](https://www.usaa.com/inet/pages/advice-disaster-whatsnotcovered)
    - [Coastal Homes: Do Your Homework Before Buying](https://www.usaa.com/inet/pages/advice-disaster-coastalhomeshomework)
    - [Hurricanes: Get the Insurance You Need](https://www.usaa.com/inet/pages/advice-disaster-hurricancecoveragereview)
    - [Bill Read preparedness article on usaa.com](https://www.usaa.com/inet/ent_blogs/Blogs?action=blogpost&blogkey=insidethemission&postkey=2013_07_26_seasoned_storm)