



Commonwealth of Massachusetts  
**DEPARTMENT OF HOUSING &  
COMMUNITY DEVELOPMENT**

Charles D. Baker, Governor ♦ Karyn E. Polito, Lieutenant Governor ♦ Jennifer D. Maddox, Acting Undersecretary

## **Public Housing Notice 2018-06**

To: All Local Housing Authority Executive Directors  
From: Sarah O'Leary, Risk Management Specialist  
Date: March 6, 2018  
Subject: IMPORTANT WINTER STORM INSURANCE CLAIMS UPDATE

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Beginning last Thursday, March 1, 2018 and continuing over the weekend, many Massachusetts communities were hard hit by a powerful nor'easter. If your community was in the storm area, DHCD requires your immediate attention to inspect for and report all property damage. Your prompt cooperation will allow DHCD to help maximize insurance coverage, assist in prompt resolution of claims and help FEMA and MEMA to calculate the amount of storm damage in the Commonwealth to determine whether federal funds will be granted for storm recovery.

For water claims, please be aware that the cause of water entry will have a significant effect on the insurance treatment of the claim, including whether it is an insured loss, or subject to an extraordinary deductible. Water entry by falling or wind-blown rain must be distinguished from water entry by ground water or tidal flooding, which is covered under different insurance arrangements with much higher deductibles.

DHCD requests that all losses over \$1,000 related to this storm be reported both to DHCD and our claim administrator Beth Grenier at Sullivan Insurance by close of business on Wednesday, March 7, 2018. Please remember to confirm whether scattered-site housing locations have had losses. Late claims are at risk of being denied.

It is important to be as precise as possible in reporting the date and time of loss, but if you are unable to pinpoint the exact time, please provide a range of time between which the incident occurred. Claims which should be reported include, but are not limited to:

- Trees falling on property;
- Damage to roofs and building siding;
- Frozen pipes due to cold winds or damage to building envelope;
- Water damage;
- Flooding.

Given that new storms are forecasted, LHAs should immediately photograph any damage and, if the extent of the damage is not immediately apparent, have it inspected to determine the scope. An adjuster will come to evaluate the loss for development of the insurance claim.

Contact information:

Beth Grenier at Sullivan Insurance: [bgrenier@sullivangroup.com](mailto:bgrenier@sullivangroup.com) or direct dial at (508) 471-9022.

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