



SUFFOLK ACADEMY OF LAW

- The Educational Arm of the Suffolk County Bar Association -
in conjunction with the SCBA Real Property Committee

560 Wheeler Road, Hauppauge, New York 11788
(631) 234-5588 // www.scba.org



FREE PUBLIC SERVICE PROGRAM

WHAT YOU NEED TO KNOW ABOUT HOME INSURANCE

An Informational, Law-Related Seminar for Long Island Residents

Monday, October 6, 2014, at the Suffolk County Bar Association

WHY ATTEND?

If you own or rent a home, you undoubtedly have questions about insurance: How much coverage do I need? What kinds of policies are necessary? How are replacement costs calculated? What if someone is injured on my premises? Is flood insurance worth the cost? Etcetera. We invite you to attend this **FREE**, public-service program – presented by an experienced real property attorney – for the answers.

PRESENTERS

Andrew Lieb, Esq. (*Lieb at Law, P.C.–Center Moriches // Chair: Suffolk County Bar Association Real Property Committee*)

Michael A. Markowitz, Esq. (*Michael A. Markowitz, P.C.–Hewlett*)

PROGRAM TOPICS

I Types of Coverage & Review of a Homeowner Policy

- Liability Coverage
- Loss of Use Coverage
- Actual Cash Value V. Replacement Cost

II Flood Insurance

III Determining Insurance Needs

- Determining What You Need
- Calculating Liability
- Deductibles for Different Damages

IV Procedure after a Loss to File a Claim

- Timely Filing
- Protection from Further Damage
- Recording the Damage
- Maintaining List of Repair Expenses

V Current Insurance Law Issues

- Liability of Insurance Brokers
- Homeowners Flood Insurance Affordability Act (*recently enacted law*)

PROGRAM DETAILS

TIME: 6:30–8:00 p.m. (Sign in from 6:15)

LOCATION: Suffolk County Bar Center (560 Wheeler Rd., Hauppauge // LIE Exit 56; one mile north on the left)

REFRESHMENTS: Coffee and Cake

REGISTER: Call the Suffolk Academy of Law at 631-234-5588 or return the coupon at right by mail or fax.

Mail: S.A.L., 560 Wheeler Rd., Hauppauge, NY 11788

Fax: 631-234-5899

SPACE IS LIMITED.

PLEASE REGISTER IN ADVANCE.

ACADEMY REGISTRATION FORM

Home Insurance - Public Service Seminar

NAME _____

ADDRESS _____

PHONE _____

E-MAIL _____