



Manhattan Community Board 9

Serving Hamilton Heights, Manhattanville and Morningside Heights

SENIOR ISSUES COMMITTEE

MINUTES

TUESDAY, JANUARY 9, 2018

Committee Members

Hon. Reverend Georgiette Morgan-Thomas, Chair, **Excused**
Hon. Anthony Fletcher, **Present**; Hon. Martin Wallace, **Present**

Public Members

Wanda Capan; **Excused**, Bessie Davis; **Present**; Inez Woodhouse, **Excused**; Cora Gilmore, **Excused**;
Ruther Miller, **Present**; Lillian Doctor, **Present**

Other Attendees: Matthew Swinson, Nationwide Agent, Yvonne Hazel, Lucinda Blackwell, Ameenah Muhammad, Bill Margraf, LiLY, Zonia Bucknor, Lucille Bordie, Shirley Saxton, SSA, Annie Payne

Meeting was called to order by Anthony Fletcher at 11: 45 A.M., welcomed everyone and introduced Ms. Matthew Swinson.

Reports/Updates:

Nationwide Insurance

Matthew Swinson, Nationwide agent stated that there is a need for renters in the community to buy renters insurance due to a huge amount of fires happening in New York City. He spoke about the fire that happened on West 145th Street and Broadway and stated that there were very few people who purchased the insurance and the majority of the tenants in the building had no coverage. He indicated how important to have coverage for numerous reasons.

What is the Tenants insurance?

It is a group of coverage designed to help protect the individual and the belongings. The typical tenants' insurance policy includes liability coverage, protection for belongings and additional living expenses, should the home you are renting becomes temporarily uninhabitable. While you may not always be able to prevent certain situation such as a break-in or visitor's injury. The tenants' insurance, sometimes referred to as "tenant insurance" may assist minimized the impact whether you are renting a single-home or an apartment.

What does Tenants insurance covers?

- Personal property – cost to repair or replace your belonging such as clothing, furniture, and electronics up to the limits the policy (depends on the policy coverage)
- Liability – repairs if you accidentally damaged someone else's property or a guests' medical bills if you are found responsible for their injuries (depends on the policy coverage))
- Additional living expenses – additional costs you incur such as hotel bills if the home/apartment you rent is damaged and uninhabitable (depends on the policy coverage)

Matthew Swinson encouraged seniors to think about purchasing the insurance, especially those who live in private buildings and stated that building managements/owners should require that tenants have a tenants' insurance due to the high incidents of fire in New York City. This will help tenants in a long run and it is affordable. For more information or interested in purchasing the insurance, please contact Mr. Swinson at (212) 452-1769 or email to weinsm2@nationwide.com

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New Business:

- It was confirmed that a representative from the Medicare Rights Organization will make a presentation regarding Medicare and Tax Bill at the February 6th, 2018.
- It was also confirmed that April Tyler will make a presentation on housing and the state of New York City Housing Authority at the March 6th, 2018

Prepared by: Hleziphi Zita, Community Associate

Next meeting will be held on Tuesday, February 6th, 2018 @ George Bruce Library