



## State of New Hampshire Department of Safety

Robert L. Quinn, Commissioner  
Richard C. Bailey, Jr., Assistant Commissioner  
Eddie Edwards, Assistant Commissioner



### Homeland Security and Emergency Management

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#### FOR IMMEDIATE RELEASE

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## PRESS RELEASE

### PREPARE FOR A DISASTER WITH THE PROPER INSURANCE COVERAGE

CONCORD, N.H. — As New Hampshire’s Emergency Preparedness Month comes to an end, take the time to check your insurance policies to make sure you have what you need for coverage.

“Whether you rent or own your home, insurance is a great solution to protect yourself and your family from the cost of repairs and replacing your belongings after a disaster,” said Jennifer Harper, director of The New Hampshire Department of Safety Division of Homeland Security and Emergency Management. “Completing an insurance check before a disaster happens ensures that you have the coverage you need.”

“Whether it’s a natural disaster or other loss, having the proper insurance coverage is a big part of emergency preparedness,” said Christopher Nicolopoulos, commissioner of the New Hampshire Insurance Department. “We encourage Granite Staters to review their home, life and auto insurance to ensure that they have the proper coverage to deal with any emergency.”

New Hampshire Homeland Security and Emergency Management and the New Hampshire Insurance Department offer the following tips:

- *Know your policy.* Read your homeowners policy and to talk to your insurance agent or insurance company if you have any questions.
- *Make sure you have coverage.* Ask your insurance agent about flood insurance. Homeowners’ policies that cover some flood damage only do so by a specific amendment to the insurance contract, and only for a certain dollar amount. That means, unless you made a specific effort to get flood insurance coverage, you likely don’t have it. Policies that cover flood damage, can be accessed through the National Flood Insurance Program (NFIP).
- *Make a home inventory.* You can download an inventory checklist at [NH.gov/insurance/consumers/documents/homeinventory.pdf](https://www.nh.gov/insurance/consumers/documents/homeinventory.pdf)
- *Know what damage is covered.* Damage caused by wind, wind-driven rain, hail, trees or other falling objects, are covered under most standard homeowners policies. Events that are typically not covered by the standard homeowners insurance policy include interior water damage from a storm when there is no damage to the roof or walls of your home; damage as the result of a flood; removal of fallen trees (if the trees do not land on and damage your home); food spoilage due to a power outage.

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For more information on what to do before, during and after a disaster, visit [ReadyNH.gov](https://www.ReadyNH.gov). Stay informed by following New Hampshire Homeland Security and Emergency Management on [Facebook](#), [Twitter](#) (@NH\_HSEM) and [Instagram](#) (@NH\_HSEM).

For more information on insurance coverage, visit [NH.gov/insurance](https://www.NH.gov/insurance). Stay informed by following the New Hampshire Insurance Department on [Facebook](#) or on [Twitter](#) (@NHInsuranceDept)

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