



The State of New Hampshire Insurance Department

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STORM-RELATED INFORMATION **WHAT TO DO AFTER A STORM** **SMALL BUSINESS**

If you have fallen victim to a severe storm and have sustained property damage to your premises, you should do the following:

1. Take reasonable steps to prevent further damage to your property. Insurers may allow for reimbursement of reasonable expenses incurred until they can inspect the premises (taking temporary measures to secure the premises if openings are breached, moving undamaged furniture or other vulnerable property from an area where a breach has occurred raising the potential for further damage, etc.).
2. Contact your insurance agent or insurance company right away to verify coverage applies.
 - a. Let them know that damage has occurred, nature of the damage, and the date of occurrence.
 - b. It will be helpful that you have your insurance policies or numbers available to facilitate the report of your claim.
 - c. Provide your agent and/or company with good contact information.
3. Take photographs/video of the damage, if possible, or otherwise document the damage that has occurred.
4. **Do not** make any permanent repairs until your insurance company has inspected the property and you and they have reached an agreement as to the extent and cost of the necessary repair, or they have authorized you (in writing) to proceed with the repair.
5. Do not throw out damaged property before your insurance company has seen it, particularly larger items such as furniture, or items of significant expense.
6. If you have the means at your disposal (during a time when you have lost your electrical power), provide temporary heat or other services to all or part of the premises through the use of generators and/or other supplemental resources. If you do not have the means to maintain heat for the premises while outside temperatures are near freezing or below, consider turning off the water supply and draining pipes.
7. Save all receipts for expenses incurred as a result of the loss. This should be submitted to your insurance company for review.
8. Be prepared to stay open, if possible.

- a. Are alternative sites available should your site be unusable for an extended period of time?
 - b. Can you resume business to reduce loss with a reasonable expenditure? Confirm with your agent that coverage to do so applies.
9. Keep copies of all correspondence with the insurance company, and keep records concerning your communications with the insurance company. Write down information about your in-person and telephone contacts, including the date, time and name of the person you spoke to and what was said.

If you have concerns about how your claim is being handled or you have questions that are not being sufficiently addressed by your agent or company, you may reach the New Hampshire Insurance Department for assistance, toll free, at 1-800-852-3416.