



## The State of New Hampshire Insurance Department

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### **STORM-RELATED INFORMATION** **WHAT TO DO AFTER A STORM**

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

1. Take reasonable steps to prevent further damage to your property (i.e. cover broken windows or other openings, damaged walls, etc.).
2. Contact your insurance agent or insurance company right away to verify if coverage applies for the damage sustained to your home and/or auto.
  - 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 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 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.
5. Do not throw out damaged personal 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. If your home is not suitable for occupancy, ask your insurance company if you have coverage for any or all of your additional living expenses that may be incurred while repairs are being made.
8. Save all receipts for expenses incurred as a result of the loss, including, but not limited to, additional living expenses, temporary repairs, etc. This should be submitted to your insurance company for review.
9. Keep copies of all correspondence with the insurance company, and keep

records of 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.

10. Stay away from dangerous situations better handled by professionals such as downed power lines, trees that have fallen, and similar things that can impact not only property loss, but personal safety as well.

**If you have concerns about how your claim is being handled or you have questions, you may reach the New Hampshire Insurance Department for assistance, toll free, at 1-800-852-3416.**