

PRESS RELEASE

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For Immediate Release

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Storm Damage Claim Tips from the NH Insurance Department

Concord, NH – July 25, 2008 – Most people will never file a claim under their homeowners policy, but if you are filing a claim because of yesterday's storms, it is important to understand the claim process and your rights and responsibilities. If you have suffered a loss, New Hampshire Insurance Commissioner Roger Sevigny recommends that you:

- Contact your insurance agent and/or insurance company right away. Have your policy number handy.
- Be sure to leave phone numbers and addresses where you can be reached during both the day and evening hours. If you have to leave your property, secure it as much as possible before leaving, by locking doors, windows and other entrances.
- The insurance company will assign an adjuster to assess the damage to your property. Ask for identification when the insurance adjuster contacts you. Do not permit an adjuster to inspect your property without a proper I.D. Once you have confirmed the adjuster is legitimate, be present when the adjuster inspects your property.
- Make temporary repairs to protect your home and personal property from further damage. Keep all receipts, and take photographs both before and after emergency repairs. Remember that if you make permanent repairs before the insurance company inspects the damage your claim may be denied.
- Do not pay money, make any deposits for repairs, or sign any contracts for repairs until you have been instructed to by your adjuster. Beware of fly-by-night repair companies. Unscrupulous repair companies may try to take advantage of people who have suffered losses. Get more than one bid and hire a local reputable contractor. You can call the Better Business Bureau or the NH Attorney General's Office to check out the people who are to do the work.
- If you have suffered flood damage, remember.... flooding is generally *not* covered under homeowner policies. Flood insurance is a separate policy purchased through a federal government program administered by the Federal Emergency

Management Agency (FEMA). The federal government has an arrangement with private insurance companies to sell and service flood insurance policies, but the policy is part of the National Flood Insurance Program, and not a state-regulated insurance policy.

- If you have suffered flood damage, but do not have a flood insurance policy, check all other policies for opportunities for reimbursement. For example, loss of food by spoilage due to electrical outages, damage from power surges related to storms, damage to your motor vehicle under automobile comprehensive coverage, falling tree damage may be covered under your automobile, homeowners or other policies you own.

- Once it is safe to do so, make efforts to move undamaged property away from water or other sources of damage. Do not put yourself in harms way when doing so.

- Separate damaged property and undamaged articles. Don't throw away any damaged property until an insurance adjuster has seen it, unless the authorities require you to dispose of it.

- Take photographs of damaged articles, especially anything you must dispose of, and make the photos available to your insurance company. Keep samples of articles you throw away, if possible (for example, a piece of damaged carpeting). Show the photographs to the claims adjuster who will come to view the damage to your property.

- Make a list of damaged or lost items from your home or business. List the quantity of each item, a description, the brand name, cost, where purchased, model and serial number, if applicable, and attach any receipts you have for those items, if available.

- If you have previously made a home inventory, retrieve it along with any photographs taken for your inventory, and have it ready for the claims adjuster.

- Make a list of all the damage to the building that you want to point out to the insurance adjuster so that you don't forget anything when the adjuster comes to your property to view the damage.

- Be certain to give your insurance company all the information they need. Incorrect or incomplete information will only cause a delay in processing your claim.

- 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.

- Know your policy. Understand what the contract between you and your insurance company says, what's covered, what's excluded and what the deductibles are.

- Many claim problems are resolved by talking to your insurance company or agent first. However, if you have tried unsuccessfully to resolve a problem with your

insurance company or agent, contact the New Hampshire Insurance Department's toll free consumer hotline at 1-800-852-3416.

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ABOUT THE NH INSURANCE DEPARTMENT

The first insurance regulator in the US, the NH Insurance Department was created in 1851 and charged with enforcing and administering New Hampshire's insurance laws. The department, an agency of the executive branch of New Hampshire state government, conducts safety and soundness and market conduct examinations of licensees, licenses insurance companies and insurance producers, reviews premium rates and policy forms, provides assistance, information and referral services to New Hampshire insurance consumers, and administers the filing and collection of New Hampshire's insurance premium tax. For more information, visit the Insurance Department's web site at: www.nh.gov/insurance.