

PRESS RELEASE

21 South Fruit St, Suite 14, Concord, NH 03301 – 603-271-2261 – www.nh.gov/insurance

For Immediate Release

Media Contact:

Kathleen Belanger
kathleen.belanger@ins.nh.gov
603-271-2261
603-271-1406 - FAX

Information For Storm Victims

Concord, NH – August 8, 2008 – Residents affected by yesterday’s flooding in the lakes region, and those in other areas of the state affected by recent unsettled weather, can get assistance and information from the Insurance Department on flooding losses and damage claims.

Insurance Commissioner Roger Sevigny said today that NH citizens affected by flooding in the lakes region and recent weather events elsewhere around the state should view the NH Insurance Department as an information and assistance resource for damage claims. “People are suffering, and we want them to know that we’re here to help in any way we can.” said Sevigny. He went on to say “We are doing everything we can to make it easier for consumers to access information and to refer them to the appropriate places for assistance for losses suffered due to recent storms. We have written materials available that are also posted on our web site. We can put people in touch with government and private entities who can help.”

Sevigny also commented that “Although flood insurance is a federally administered program through FEMA, we can act as a local referral source and can provide the public with information and advice on how to mitigate damage and take other actions to make recovery easier.” Consumers who have suffered damage from high winds, and similar losses unrelated to flood waters, can also contact the Insurance Department for assistance. The Department regulates homeowner and commercial insurance, and is always prepared to directly assist people with these types of claims. “The sooner people file a claim the sooner the process will proceed toward resolution.” said Sevigny.

Consumers can call the Insurance Department’s toll free consumer hotline at 1-800-852-3416 to speak to an Insurance Department consumer services representative. Insurance Department employees stand ready to act as information resources for the public, and to provide whatever assistance they can to citizens who have experienced losses due to recent weather events.

In addition, the Insurance Department’s web site at www.nh.gov/insurance posts information on flood, homeowner, commercial, auto and other types of insurance. The

site contains information and links related to disaster preparedness, FEMA and similar emergency assistance resources.

Commissioner Sevigny reminds consumers that homeowner's coverage does not include damage caused by flooding. Flood insurance must be purchased separately, and is a federal program administered by the Federal Emergency Management Agency (FEMA), a part of the US Department of Homeland Security.

If you have suffered damage, the Commissioner recommends you take the following steps:

- If you do not have flood insurance, check all other policies for opportunities for reimbursement. This may include loss of food due to spoilage from electrical outages, falling tree damage and similar losses that could be covered by auto, homeowner or other policies
- Separate damaged and undamaged articles and do not throw away damaged property until an insurance adjuster has seen it, unless authorities require you to dispose of it.
- Take photographs of damaged property, especially those things you must dispose of, like spoiled food or wet carpeting.

For more tips on what to do following a loss, visit the Department's web site at www.nh.gov/insurance

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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.