

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

TIPS TO REMEMBER DURING ICE STORM EVENTS

Concord, New Hampshire - December 12, 2008 Insurance Commissioner Roger Sevigny reminds New Hampshire residents who have experienced power outages resulting in loss, and ice storm damage to their homes and automobiles to:

- Contact your insurance agent and/or insurance company without delay to find out if your property is covered. You should have your policy number available.
- Take photographs/video of the damage.
- Make the repairs necessary to prevent further damage to your home or property (i.e., cover broken windows, leaking roofs and damaged walls). Do not have permanent repairs made until your insurance company has inspected your property and you have reached an agreement on the cost of repairs.
- If your home is damaged to the extent that you cannot live there, ask your insurance company if you have coverage for additional living expenses incurred while repairs are being made.
- Save all receipts, including those from the temporary repairs to forward to your insurance company as proof of your claim.

What Damage to Your **Home** is Covered?

Damage caused by wind, wind-driven rain, hail, trees or other falling objects, are all covered under most standard homeowners policies. Most policies cover debris removal of covered property if a Peril Insured Against that applies to the damaged property causes the loss.

What Damage to Your **Home** is Not Covered?

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); collapse of buildings or pools from weight of snow and ice; food spoilage due to a power outage, and water damage from backed-up drains or sewers. Some insurers offer endorsements (i.e., additional protection that may be purchased) for certain coverages not covered under the standard homeowner policy. Check with your agent or company to determine what is provided for in your policy.

Automobile: If you carry comprehensive coverage on your auto, your policy typically provides for: Windstorm, hail, water or flood, breakage of glass and damage caused by fallen trees. It will not provide for damage due and confined to freezing.

If you have questions you may reach the New Hampshire Insurance Department for assistance using this toll free number: 1-800-852-3416.

For more information, go to the New Hampshire Insurance Department web site at www.nh.gov/insurance .

###