



The State of New Hampshire Insurance Department

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STORM-RELATED INFORMATION **WHAT TO DO BEFORE A STORM**

GENERAL –

- Obtaining and maintaining proper insurance is a critical protection against large or devastating loss.
- Buy Homeowners or Renters Insurance to have protection for your home and personal property
 - Keep an inventory of your personal property (at least the larger items or expensive items). Keep receipts.
 - Take photographs or video of your property
 - Store copies of this information in a safe place away from your premises (safety deposit box is a possibility).
- Buy Auto Insurance to protect your automobile(s).
- Make sure that you have a basic understanding of what your policy(ies) does and does not cover and what options are available for additional coverage.
 - Please be aware that most Homeowners policies do not cover flood, for instance, and, if you are located in an area prone to flooding, you might want to consider adding that coverage.
 - Also, make sure that you understand the means that your policy uses to value a loss (Actual Cash value versus Replacement Cost) and what your rights are in the event of a total loss (NH RSA 407:11).
- Proper coverage is best obtained early as it will be unlikely that coverage for anything will be readily available when a major storm or flood is imminent.
- Have insurance producer (agent) and company contact information readily available.
- Review your coverage annually to make sure it is up to date and meets your needs.

PRE-STORM PREPARATION -

- Develop a plan of action –
 - Have alternative sites identified for possible re-location if that is necessary, including the possible location of storm shelters.
 - Make a list of important telephone numbers including emergency numbers and those of your agent and insurance company.
 - Include any pets in that planning as options may be limited in that regard.
- Check your premises to make sure that everything is secure or that no visible problem areas (leaks, existing damage to trees that directly threaten or expose the structure, etc.).
- Make sure you have on-hand:
 - Bottled water
 - First-aid kit
 - Flashlight
 - Portable radio
 - Extra Batteries
 - Candles with matches or lighters, or alternative means of providing light
 - Generator – If you have one, make sure that you have some gasoline and operate it outside the building to avoid hazardous gas emissions.
 - Canned or non-perishable food items
 - Non-electric can opener
 - Necessary medical supplies, including any necessary prescription medication
 - Blankets
 - Other personal items deemed necessary
- If you need to evacuate your home and have time, turn off your utilities and disconnect appliances.