

PRESS RELEASE

New Hampshire Insurance Department

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For Immediate Release

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INSURANCE TIPS FOLLOWING WIND STORMS

Concord, New Hampshire – February 26, 2010 Insurance Commissioner Roger Sevigny reminds New Hampshire residents who have experienced power outages resulting in loss, and wind 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 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);

Food spoilage due to a power outage, and

Some insurers offer endorsements (i.e., additional protection that may be purchased) for certain losses not covered under the standard homeowner policy. Check with your agent or company to determine what is provided for in your policy.

Automobile Coverage:

If you carry comprehensive coverage on your vehicle, your policy typically provides for:

Windstorm, hail, water or flood damage,

Breakage of glass and damage caused by fallen trees.

If you have questions about what is generally covered under your policy, or about your claim, you may reach the New Hampshire Insurance Department for assistance, toll free, at: 1-800-852-3416.

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

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[The New Hampshire Insurance Department](http://www.nh.gov/insurance) 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.