

# PRESS RELEASE

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## For Immediate Release

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## HURRICANE PREPARATION

### *Act Now to Make Filing A Claim Easier After the Storm*

**CONCORD, NH – August 25, 2011** - The first hurricane of the 2011 season is headed toward the East coast and may reach New England. Now is the time for residents and homeowners to make preparations for possible damage to their property. "It's not too late to prepare for this hurricane" says NH Insurance Commissioner Roger Sevigny. "There's still time to do things that will make it easier to go through the insurance claim process if you suffer a loss due to the storm". Following are some simple steps that could make filing an insurance claim easier after a storm. The New Hampshire Insurance Department offers these tips to help protect your family and your investments.

#### **It's Not Too Late to Create a Home Inventory**

To make the claims process easier, it's important to have a complete list of the belongings in your home. An inventory should include all of the key information about your belongings (brand name, price, date of purchase, model, serial number and receipts), and photos of the items. The National Association of Insurance Commissioners has a free smartphone app that can walk you through creating a home inventory. The iPhone and Android versions are available through the NH Insurance Department web site at [www.nh.gov/insurance](http://www.nh.gov/insurance). A simple-to-use home inventory checklist, that can be downloaded and printed, is also available on the Consumers section of the NH Insurance Department website.

If you don't have time to create a comprehensive list of the items in your home, then quickly videotape and/or photograph every room. The more detail you include, the better. When making your list, make sure to open drawers and closets, and don't forget what's in your garage and storage buildings.

Once you have made your inventory, or taken photographs of your home, e-mail the information to family or friends living out of the hurricane threat area or to your insurance agent, or keep it in a safe place, like a bank safety deposit box.

### **Collect Your Insurance Information**

Store copies of your insurance policies with your home inventory. Make sure to have a copy of your policy declarations page listing all of your coverages, as well as your insurance cards.

It's important to have 24-hour contact information for your insurance agent and insurance company. Make a list that includes your policy numbers, insurance company and insurance agent phone numbers, website and mailing addresses. Also check to see if the company or your agent has set up an emergency information hotline. It is a good idea to store this information, and your home inventory, in a waterproof, fireproof box or safe. If you evacuate your home, don't forget to take this information with you.

Before a storm hits, review your insurance policies. Make sure you know what is and is not covered. If you have questions, contact your insurance agent or insurance company.

Remember that flood damage is not covered by a standard homeowners or renter's insurance policy. If you have a separate flood insurance policy, remember to include a copy of the policy and the contact details for the insurance company on your list.

### **Prepare for the Worst**

Take steps to reduce some the damage that can be caused by a hurricane. If your home is equipped with storm shutters, make sure you can quickly put them in place. Clear your yard of debris and objects like lawn furniture that could become projectiles in high winds. Trim dead or overhanging branches. Do a quick review of your home to make sure the roof sheathing is properly secured and that windows, doors and garage doors are securely latched.

Identify the nearest storm shelter and have an evacuation plan for your family. Make sure you have stockpiled storm supplies including: bottled water, a first aid kit, flashlights, a battery-operated radio, at least three days of non-perishable food items, blankets, clothing, prescription drugs, eyeglasses, personal hygiene supplies and enough cash for at least three days.

If you are forced to evacuate your home, turn off all utilities and disconnect appliances to reduce the chance of additional damage and electrical shock when utilities are restored.

For more information about how to prepare your family and home for the threat of tropical storms or hurricanes, visit the American Red Cross website or download their Hurricane Safety Checklist. [\*\*\*Hurricane Safety Checklist\*\*\*](#).

### **After the Storm**

The days following a natural disaster can be confusing and stressful, but it is important that you focus on filing your insurance claim(s) as quickly as possible to help protect your financial future.

The first step to getting your home restored is to contact your insurance company and/or agent with your policy number and other relevant information. Be aware that your policy might require that you make this notification within a certain time frame.

Take photographs/video of the damage before you clean-up or make repairs. After you've documented the damage, make repairs necessary to prevent further damage to your property (cover broken windows, leaking roofs and damaged walls). DO NOT have permanent repairs made until your insurance company has inspected the property and you have reached an agreement on the cost of repairs. Be prepared to provide the claims adjuster with records of any improvements you made prior to the damage. Save all receipts, including those from the temporary repairs.

If your home is damaged to the extent that you cannot live there, ask your insurance company or insurance agent if you have coverage for additional living expenses.

Cooperate fully with the insurance company. Ask what documents, forms and data you will need to file the claim. Keep a diary of all conversations you have with the insurance company and your insurance agent, including names, times and dates of the calls or visits and contact details.

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

If the first offer made by the insurance company does not meet your expectations, be prepared to negotiate. If there is a disagreement about the claim, ask the company for the specific language in the policy in question and determine why you and the company interpret your policy differently. If you believe you are being treated unfairly, **contact** the New Hampshire Insurance Department.

### **Protect Yourself From Home Repair Fraud**

Home repair fraud increases following a major storm. Protect your investment by getting more than one bid from contractors and requesting at least three references. Ask for proof of necessary licenses, building permits, insurance and bonding. Record the contractor's license plate number and driver's license number, and then check for any complaints with the Better Business Bureau or the New Hampshire Attorney General's office. Finally, be wary of contractors who demand up-front payment for repairs. If the contractor needs money to buy supplies, consider going with the contractor and paying the supplier directly.

### **More Information**

For information about preparing for any weather threat, contact the New Hampshire Insurance Department at [www.nh.gov/insurance](http://www.nh.gov/insurance) or by calling toll free 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](http://www.nh.gov/insurance).**

