

# PRESS RELEASE

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## For Immediate Release

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## **Snow Melt and Spring Run Off Are Near – Insurance Commissioner Warns That Many Have Not Purchased Flood Insurance.**

**Concord, NH – March 11, 2011** –New Hampshire Insurance Commissioner Roger Sevigny expressed concern that with spring rains and snow run off imminent, many New Hampshire residents may not have sufficient insurance protection against flooding. In the past when floods hit New Hampshire in the spring, thousands of homes were affected by flooding. In 2006 alone, 25 homes were destroyed and 235 homes suffered serious damage, and over 4,000 homes had some sort of flood damage.

“Despite wide spread flooding and losses in the millions of dollars due to the 2006 and 2007 spring floods, many people still have not purchased flood insurance in preparation for this year’s spring rains and run off.” said Sevigny. Sevigny cited FEMA (Federal Emergency Management Agency) statistics that show a mere 10% increase in flood insurance purchases between October of 2006 and September of 2007. As of December 31, 2010, only 9,190 flood insurance policies were in force in New Hampshire.

“Most New Hampshire properties are not insured against flooding,” said the Commissioner, who went on to say “It takes 30 days after purchase for a policy to take effect, so it's important to buy insurance before the floodwaters start to rise.” Commissioner Sevigny said “It is a concern that so few additional policies have been purchased in New Hampshire since the record floods of 2006. I’m sure we all saw the flood devastation around the state on TV that year, and in the years since. People impacted by spring floods for the last several years who did not have flood insurance policies lost their belongings and some lost their homes. No one compensated them for that loss. Many people mistakenly believe that the federal or state government will pay them for their losses if they don’t have flood insurance.” According to FEMA “In a high-risk flood area, your home is more than twice as likely to be damaged by flood than by fire.”

Sevigny urges New Hampshire residents to consider flood insurance, and reminds New Hampshire residents of the following:

- Homeowner insurance does not cover flood losses.
- Anyone can purchase flood insurance, regardless of where the property is located, as long as your property is located in a National Flood Insurance Program community.
- Your home does not need to be within a specific flood zone to qualify for National Flood Insurance.
- Most homeowners, businesses and renters can purchase flood insurance.
- You can purchase federal flood insurance through your local insurance agent.
- You can purchase federal flood insurance even if your mortgage lender doesn't require it.
- You can purchase flood insurance even if your property has previously been flooded.

Commissioner Sevigny reminds the public that “This is a federal government program designed to protect you against catastrophic loss, and you can’t count on federal aid to make you whole without a flood insurance policy.” He went on to say “I have enacted regulations that require insurance agents to participate in additional training about flood insurance to ensure they know how the National Flood Insurance Program works so they can help their customers understand the risk and the available coverage.”

Here are some additional tips from FEMA for Preventing Snow Melt Problems:

- Snow can hold a lot of water. Each cubic foot of snow may contain gallons of water.
- Make sure downspouts carry water several feet from your house to a well-drained area. About 2,500 gallons of water will come from a 1,000 square foot roof with one foot of snow depth across the roof.
- Move snow on the ground away from the house. Water from the snow may cause a wet basement if allowed to run down along the basement wall.
- If you have a sump pump, examine and clean it. Test your sump pump by pouring water into the pit. Make sure the discharge hose carries the water several feet away from the house to a well-drained area.

Additional information about flood insurance can be found on the New Hampshire Insurance Department’s web site [www.nh.gov/insurance](http://www.nh.gov/insurance), or the FEMA flood insurance site for consumers, [www.FloodSmart.gov](http://www.FloodSmart.gov), or at the New Hampshire Office of Emergency Planning’s website <http://www.nh.gov/oepl/newsletters.htm>

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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).**