

PRESS RELEASE

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For Immediate Release

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TOLL FREE INFORMATION AND REFERRAL FOR FLOOD VICTIMS

Concord, NH - August 29, 2011 – Insurance Commissioner Roger Sevigny today announced today that the NH Insurance Department stands ready to assist victims of recent flooding with information and referral services. Flood victims can contact the Insurance Department’s toll free consumer hotline at 1-800-852-3416 in response to recent flooding. Consumers will have their calls routed to a customer service officer who is knowledgeable about flooding and water damage. Consumer service officers will be able to answer questions, provide information and refer the public to appropriate sources for assistance.

In addition, the Department will be posting common questions and answers about flooding on their web site at www.nh.gov/insurance . A link to a FEMA booklet entitled “Repairing Your Flooded Home”, along with other related publications, can also be found on the Department’s web site.

“We are doing everything we can to make it easier for consumers to access information and to refer them to the appropriate agencies for assistance. We have written materials available that are posted on our web site or that we will mail to the public. We can also put people in touch with government and private entities who can help.” said Commissioner Sevigny. He went on to say “Although flood insurance is a federally administered program, we can act as a referral source and can provide the public with information and advice on how to mitigate damage and take other actions to make recovery easier.”

If you have suffered a loss, the Commissioner recommends that you:

- Contact your insurance agent and/or insurance company right away to find out if your property is covered. Have your policy number handy.
- Be sure to leave phone numbers and addresses where you can be reached during both the day and evening hours.

- Ask for identification when the insurance adjuster contacts you. Do not permit an adjuster to inspect your property without a proper I.D. Unscrupulous repair companies may try and take advantage of people who have suffered losses.
- Do not pay money, make any deposits for repairs, or sign any contracts for repairs until you have been instructed to by your adjuster and you have called the Better Business Bureau or the NH Attorney General's Office to check out the people who are to do the work.

Commissioner Sevigny reminds the public that flooding is generally *not* covered under homeowner policies. Flood insurance is a separate policy purchased through a federal government program administered by the Federal Emergency Management Agency (FEMA). The federal government has an arrangement with private insurance companies to sell and service flood insurance policies, but the policy is part of the National Flood Insurance Program, and not a state-regulated insurance policy.

Consumers who do not have flood insurance are advised to check all other policies for opportunities for reimbursement. For example, loss of food by spoilage due to electrical outages, damage from power surges related to storms, damage to your motor vehicle under automobile comprehensive coverage, falling tree damage may be covered under automobile, homeowners or other policies you own.

Once it is safe to do so, consumers are advised to make efforts to move undamaged property away from water or other sources of damage. Do not put yourself in harms way when doing so.

Consumers should separate damaged property and undamaged articles, and should not throw away any damaged property until an insurance adjuster has been to see it, unless the authorities require its disposal. Take photographs of damaged articles, especially anything that must be disposed of. Keep samples of articles thrown away, if possible (for example, a piece of damaged carpeting). Show the photographs to the claims adjuster who will come to view the damage to your property.

If household contents are covered by flood insurance, make a list of damaged or lost items from your home or business. List the quantity of each item, a description, the brand name, cost, where purchased, model and serial number, if applicable, and if available, attach any receipts you have for those items.

If you have flood insurance and previously made a home inventory, retrieve it along with any photographs taken for your inventory, and have it ready for the claims adjuster.

Make a list of all the damage to the building that you want to point out to the insurance adjuster so that you don't forget anything when the adjuster comes to your property to view the damage.

Additional information on flood insurance, including links to FEMA and other disaster assistance agencies, can be found on the NH Insurance Department web site at www.nh.gov/insurance.

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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.