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As Storm Approaches, NH Insurance Department Urges Residents to Be Prepared

Concord, NH – As Hurricane Joaquin approaches the East Coast, New Hampshire Insurance Commissioner Roger Sevigny urges Granite State residents to be prepared.

“People should monitor local news outlets for updated information on the storm,” Commissioner Sevigny said. “And it always pays to be prepared: Keep bottled water and nonperishable food on hand, along with a first aid kit, flashlights, and a battery-powered radio. Locate the nearest available storm shelter, and decide on a communications plan and meeting places for your household.”

The Insurance Department advises residents facing a potential storm like Joaquin to create a mitigation plan, to lessen the possible damage:

- Survey your home and the area around it to identify and remove objects like yard debris that could compound damage in high winds.
- Keep a list of 24-hour contact information for your insurance agent and insurance company. Make a list that includes your policy numbers, your insurance company’s and insurance agent’s phone numbers, website addresses and mailing addresses. Also, check to see if the company or your agent has set up an emergency information hotline, in case of storm damage. It’s a good idea to store this information, and a home inventory, in a waterproof/fireproof safe or a safe deposit box, and consider sending an electronic copy to someone you trust: If you have to evacuate your home, you want this information to be easily available to you.
- A home inventory is one of the best ways to ensure you have adequate coverage on your home and belongings. It also makes filing an accurate claim easier. The National Association of Insurance Commissioners offers a free, printable checklist and a free mobile home inventory app on its website to help people create and maintain home inventories – visit https://insureonline.org/insureu_type_home.
- Plan for your loved ones’ needs in advance. Ask schools, hospitals, nursing homes and day care facilities about their emergency plans and how they will keep your loved ones safe.
- If you or someone you know needs assistance to receive and respond to emergency alerts and to safely evacuate in an emergency, work with family members, neighbors, friends, service providers and coworkers as partners in planning strategies to assist.

For more information, visit the state’s emergency preparedness website, <http://readynh.gov>. For information on flood insurance and coverage, please see the Insurance Department’s recent guidance: <http://www.nh.gov/insurance/media/pr/2015/documents/081215.pdf>

Additional online resources:

- Hurricane preparation: https://www.naic.org/documents/consumer_alert_hurricane_2012.htm

- Making the claims process easier: https://www.naic.org/documents/consumer_alert_claims_process_080131.htm
- Commuter emergency plan: <http://www.fema.gov/media-library/assets/documents/90370>
- Family emergency plan: http://www.ready.gov/sites/default/files/FamEmePlan_2012.pdf
- Small Business Administration disaster planning: <https://www.sba.gov/content/disaster-planning>
- Disaster reporter app: <https://www.fema.gov/disaster-reporter>
- To receive email updates from the Federal Emergency Management Agency: <https://www.fema.gov/email>

The New Hampshire Insurance Department Can Help

Contact us with any questions or concerns you may have regarding your insurance coverage at 1-800-852-3416 or (603) 271-1406, or by email at consumerservices@ins.nh.gov. If you wish to file a grievance, you may call, email, or submit a complaint electronically or by mail or fax: <http://www.nh.gov/insurance/consumers/complaints.htm>.

The New Hampshire Insurance Department's mission is to promote and protect the public good by ensuring the existence of a safe and competitive insurance marketplace through the development and enforcement of the insurance laws of the State of New Hampshire. For more information, visit www.nh.gov/insurance.

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