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**NH Insurance Department Issues Winter Weather Tips**

**Concord** – With the year’s first snowstorm on the way, the New Hampshire Insurance Department urges residents to take all possible precautions.

“It’s always best to be prepared for the worst when winter weather hits,” said New Hampshire Insurance Commissioner Roger Sevigny. “In the event of an accident or in case your home is damaged, the New Hampshire Insurance Department can offer guidance on how to work with your insurance company.”

**What to do if you’re in a car accident:**

- Call the police.
  - Obtain the names, addresses, telephone numbers, insurance information, and driver’s license numbers of everyone involved in the accident, as well as any witnesses.
  - Record the time, date, location, road conditions, make and year of vehicles involved, apparent damages and injuries, and your version of what happened.
  - Call your insurance agent or company to report the incident as soon as possible. Ask your agent what documents, forms, and data you will need.
  - Take photos of the cars, the surrounding area, and the license plates of the other vehicles involved.
  - Take notes each time you talk with your insurance company, agent, lawyers, police or others involved in the situation. Write down the dates, times, names and subjects you talked about, as well as any decisions or promises made.
  - Ask your insurance company if you have coverage for a rental vehicle if your car is not drivable. Save all receipts and bills, including those from renting a car or having your car towed and/or stowed.
- The National Association of Insurance Commissioners offers an auto checklist – download it: [http://www.insureuonline.org/auto\\_accident\\_checklist.pdf](http://www.insureuonline.org/auto_accident_checklist.pdf). It’s also available as a free app for your smart phone: [http://www.insureuonline.org/insureu\\_getready\\_newcar.htm](http://www.insureuonline.org/insureu_getready_newcar.htm).

**What to do if your home is damaged:**

- Call your insurance company or agent as soon as possible. Have your policy number and other relevant information in hand. Cooperate fully with the insurance company, and ask what documents, forms and data you will need.
- Take photographs/video of the damage.
- Make the repairs necessary to prevent further damage to your property (i.e., cover broken windows, leaking roofs and damaged walls). Do not make any permanent repairs until your insurance company has inspected the property and you have reached an agreement on the cost of repairs.
- Save all receipts, including those from the temporary repairs covered by your insurance policy.
- If the damage is so severe that you must stay elsewhere, ask your insurance company if you have coverage for additional living expenses incurred while repairs are being made. Save all receipts to document these costs.

The National Association of Insurance Commissioners offers a free, downloadable home inventory checklist: [http://www.insureuonline.org/home\\_inventory\\_checklist.pdf](http://www.insureuonline.org/home_inventory_checklist.pdf). You also may download a free home inventory app for your mobile phone:

[http://www.insureuonline.org/insureu\\_special\\_disaster.htm](http://www.insureuonline.org/insureu_special_disaster.htm)

**What types of damage are likely to be covered?**

- Wind
- Damage to the exterior of your home or other structures from wind-driven rain
- Tree damage to your home, garage, or other property
- Other falling objects
- The collapse of a structure due to weight of ice or snow
- Damage to your home's interior from ice dam or ice backup

Frozen pipes might not be covered if the damage is due to negligence, such as failing to maintain an adequate temperature in the house when the ability to do so is there. Check your policy and call your insurance agent or company if you need clarification or have specific questions.

**What types of damage are not likely to be covered by a standard homeowners' policy?**

- Damage as the result of a flood
- Removal of fallen trees (if the trees do not damage your home or other property, or block your driveway)
- Food spoilage due to a power outage
- Water damage from backed-up drains or sewers.

Some insurers offer endorsements (i.e., additional protection that may be purchased) for certain things not covered in a standard homeowners' policy. Check with your agent or company to see if additional coverage makes sense for you.

**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](mailto: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](http://www.nh.gov/insurance).

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