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NH Insurance Department Offers Guidance on Storm Damage

Concord, NH – After a storm bringing heavy winds and rain has caused damage and power outages across the state, the New Hampshire Insurance Department offers guidance to those affected by the storm.

“Our thoughts are with the New Hampshire residents who are without power or who have suffered damage to their property,” said New Hampshire Insurance Commissioner Roger Sevigny. “The New Hampshire Insurance Department is here as a resource for people who need to contact their insurance company after an event like this.”

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.
- Know what you have: The National Association of Insurance Commissioners offers a free, downloadable [home inventory checklist](#).

What Types of Damage Are Typically Covered by Homeowners Insurance?

- 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

What Types of Damage Are Not Likely to Be Covered?

- 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.

If Your Power Is Out (tips from ReadyNH.gov):

- Contact your power company to report an outage in your area
 - [Eversource](#) (800) 662-7764
 - [Liberty Utilities](#) (855) 349-9455
 - [NH Electric Co-op](#) (800) 343-6432
 - [Unitil](#) (866) 900-4115
- Keep refrigerator and freezer doors closed. An unopened refrigerator will keep cold for 4 hours and a full freezer will keep the temperature for about 48 hours. For food safety tips visit [USDA.gov](#).
- Leave one light on so that you'll know when the power comes back on.
- Turn off electrical equipment you were using when the power went out.
- Use flashlights for emergency lighting, candles can cause fires.
- Only use your generator outside of your home, do not run it inside a home or garage or connect it to your home's electrical system.
- Eliminate unnecessary travel, especially by car. Traffic signals will stop working during an outage.
- If a power line falls on a car, you should stay inside the vehicle until first responders arrive to assist.

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) 271-2261, or by email at consumerservices@ins.nh.gov.

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.