

FOR IMMEDIATE RELEASE: December 21, 2018

Contact: Eireann Aspell, outreach coordinator, (603) 271-3781, eireann.aspell@ins.nh.gov

Consumer Alert: Know Your Flood Coverage and Understand Your Risk

CONCORD, NH – In response to the flood watch in effect through Saturday morning, the New Hampshire Insurance Department wants to ensure that New Hampshire residents understand their home’s flood risk and whether they are protected.

“Floods are one of the most common natural disasters,” says New Hampshire Insurance Commissioner John Elias. “Your homeowners insurance policy may cover fire, tornado, or even earthquake damage, but most policies exclude damage caused by flooding or storm surge– it’s important to find out whether you’re adequately covered.”

Flood coverage

Consumers should read their homeowners policy and to talk to their insurance agent or insurance company if they have any questions. Homeowners policies that cover some flood damage only do so by a specific endorsement to the insurance contract, and only for a certain dollar amount. That means, unless a homeowner made a specific effort to buy flood insurance coverage, they likely do not have it.

If someone doesn’t have flood coverage, they should ask an insurance agent to determine what kind of flood coverage is right for their property and how much it will cost. Actual flood insurance (as opposed to an amended homeowners policy) is regulated by the federal government, through the National Flood Insurance Program, and it is only available within communities that participate in the NFIP (to see if their property is in a flood zone, consumers can view flood zone maps [here](#)). Rates are fixed by the federal government, so their rate will be the same regardless whether the consumer purchase flood insurance through an insurance agent or directly from the NFIP.

What to do after a flood

If consumers have a question about coverage or whether to submit a claim, they should contact their insurance agent. If someone has flood insurance and their property has been flooded, here are some steps to consider:

- Take photos of all of the damage.
- Begin to dry out the building and personal property.
- Keep air conditioning (or, if cool, your heat) running, to assist in drying out of the property; if no heating/cooling, keep windows open and have fans blowing to assist in drying, but be cautious of freezing temperatures during the winter months.
- Look for any documents relating to the purchase of the flood-damaged property.
- If your carpet and pad have been saturated by the floodwater, cut and remove the carpet and pad; please save a small (2-by-2-foot) piece of the carpet to show to the insurance adjuster.
- If your carpet is damp, pull the carpet loose, remove the pad and dry the floor.
- Keep oriental rugs wet – roll them up and take to professional cleaners for proper cleaning or evaluation.

- Clean floors, walls, and cabinets with a mixture of 1-part bleach, 4-parts water.
- If cleaning includes removing water lines, please take photos of the interior and exterior water-line depth.
- Separate the damaged from the undamaged property; maintain control over the damaged property (keep it in the backyard or garage or shed, if possible, so that thieves do not remove it).
- Begin writing a list of damaged property for the adjuster.
- Call an appliance repair company to have technician clean, service, and provide repair estimate for flood-damaged appliances.
- Call a heating company to have a technician clean, service, and provide a repair estimate for flood-damaged heating/cooling equipment.
- Beware of fraudulent schemes after a flood:
 - Protect yourself by getting more than one bid from contractors and requesting at least three references.
 - Ask for proof of necessary licenses, building permits, insurance and bonding.
 - Record the contractor's license plate number and driver's license number, and then check for any complaints with the Better Business Bureau.

Know what you have

The National Association of Insurance Commissioners offers a free, downloadable [home inventory checklist](#). You also may download a free [home inventory app](#).

For more information, visit <https://www.fema.gov/national-flood-insurance-program>.

The New Hampshire Insurance Department can help you with questions or concerns about your existing coverage. To speak to a member of the Consumer Services Department, call (800) 852-3416, (603) 271-2261 or email consumerservices@ins.nh.gov.