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New Hampshire Insurance Department Reminds Consumers to Notify Carriers When Purchasing Vehicles

Lapses in Insurance Coverage Can Result in Financial Liability

CONCORD, NH (July 22, 2021) – Based on several recent consumer interactions, the New Hampshire Insurance Department (NHID) reminds consumers to notify their insurance agent or carrier immediately upon the purchase or acquisition of a vehicle.

“Recent complaint investigations have shown that not all consumers are notifying their carriers when they are purchasing used or new vehicles,” said Keith Nyhan, Director of Consumer Services at NHID. “We encourage consumers to notify their insurance carrier immediately upon taking ownership of a vehicle. The failure to notify their carrier has created situations where consumers are unknowingly uninsured.”

In most cases, consumers have a very short grace period to notify their carrier of a vehicle purchase. The grace period, in some cases only a few days, allows consumers to establish contact with their insurance carriers if they purchase a vehicle outside of normal business hours.

“Individuals may be held financially responsible for bodily injury and property damage they cause while driving an uninsured vehicle,” explained James Young, Property and Casualty Examiner. “Further, consumers risk being without coverage for their own accident related damages. Consumers should also notify their carrier when there is a newly-licensed or additional driver in the household to ensure that they have proper coverage.”

“Ensuring that your automobile insurance is up to date is an important step towards protecting yourself from significant financial liability,” said NHID Commissioner Chris Nicolopoulos. “We encourage anyone with specific questions to contact their insurance agent, or to call the New Hampshire Insurance Department’s Consumer Services Division.”

New Hampshire residents who do not currently have automobile insurance are encouraged to contact an insurance agent or insurance carrier for more information on how to purchase insurance coverage.

The New Hampshire Insurance Department Can Help



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. 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. For more information, visit www.nh.gov/insurance.

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