



State of New Hampshire Insurance Department

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FOR IMMEDIATE RELEASE

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New Hampshire Insurance Department Issues Consumer Advisory for Upcoming Wedding Season

CONCORD, NH (March 29, 2023) – As wedding season approaches, the New Hampshire Insurance Department (NHID) has released a Consumer Advisory providing couples with valuable information to help ensure that their special day is protected. The NHID urges Granite Staters to consider insuring their wedding jewelry and engagement rings, obtaining event insurance for their wedding venue, and carefully considering rental car coverage and travel insurance for their honeymoon.

"Weddings can be expensive and emotionally significant events, and couples should take every measure to protect their investment," said Insurance Commissioner Christopher Nicolopoulos. "We encourage Granite Staters to review their insurance policies to determine if they need additional coverage on their special day."

Wedding jewelry, including engagement rings, are often treasured and valuable items that hold sentimental value. To ensure that these special pieces are protected from financial loss, it's important to consider securing insurance coverage. Adding an endorsement to your homeowner's, condo-unit owner's, or renter's policy is an easy way to provide coverage for your wedding jewelry. Another option is to obtain a separate inland marine policy, which can be customized to meet your individual needs.

Event insurance provides financial protection against various types of risks that can occur during a wedding. This type of insurance is designed to protect you in case someone gets hurt at the wedding or if any property damage occurs.

"We want to remind people that insurance coverage options vary, and it is important to carefully review the exclusions on the coverage form before purchasing any policy," said Deputy

Insurance Commissioner DJ Bettencourt. "The NHID recommends that consumers consult with licensed insurance agents to determine which policies best meet their individual needs."

Travel insurance policies provide coverage for a specific and limited set of situations. Before you buy a policy, make sure you carefully review all the situations in which the insurer will provide coverage. Trip cancellation, travel delay, and trip interruption are some of the areas that travel insurance covers. Before you travel abroad for your wedding or honeymoon, it is important to understand the extent of your health insurance. You may need to purchase additional coverage, such as travel medical insurance, to ensure that you are protected while abroad.

"We encourage anyone with questions or concerns to contact the NHID directly," said Consumer Services Director Keith Nyhan. "Our team is available to answer any questions that Granite Staters may have regarding their insurance coverage."

The full Consumer Advisory can be located at <https://www.nh.gov/insurance/media/pr/2023/documents/nhid-wedding-advisory-20230328.pdf>.

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 <https://www.nh.gov/insurance>.

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