



State of New Hampshire Insurance Department

21 South Fruit Street, Suite 14
Concord, NH 03301
603-271-2261

FOR IMMEDIATE RELEASE

Contact: Communications Unit
603-271-3781
communications@ins.nh.gov

New Hampshire Insurance Department Issues Consumer Advisory for Storm Preparedness

Ensure That You Have The Proper Insurance Coverage To Safeguard Your Property and Possessions

CONCORD, NH (July 24, 2023) – In light of recent severe rain and flooding affecting Granite Staters, the New Hampshire Insurance Department has issued a crucial Consumer Advisory for Storm Preparedness to educate consumers on storm risks, insurance coverage, home inventory, and family emergency planning.

"New Hampshire's beautiful landscapes and changing seasons come with varying weather hazards that can cause significant damage to homes and property," said Deputy Commissioner DJ Bettencourt. "This advisory aims to educate and empower consumers in understanding the importance of storm preparedness and the pivotal role insurance plays in mitigating potential losses. By proactively understanding storm risks and securing appropriate insurance coverage, residents can better protect their loved ones and belongings."

The Consumer Advisory provides practical guidance on storm preparedness, which includes the following key points:

- **Acquiring Proper Insurance Coverage:** Residents are urged to ensure their insurance policies adequately protect them against potential storm-related damages. Homeowner's insurance, flood insurance, renters insurance, umbrella insurance, and additional riders are among the coverage options highlighted in the advisory.
- **Understanding Inclusions and Exclusions:** Before obtaining insurance, individuals are advised to carefully review the terms and conditions of their policies, paying particular attention to inclusions and exclusions. Speaking with a licensed insurance agent is recommended to determine appropriate coverage for specific risks.

- **Creating a Home Inventory:** The advisory emphasizes the significance of a comprehensive home inventory in expediting the claims process and ensuring fair compensation for losses. Step-by-step instructions for creating a home inventory are included.

"Having the appropriate insurance coverage is paramount in protecting yourself and your family against potential losses due to storms," said Keith Nyhan, Consumer Services Director. "We encourage consumers to engage with licensed insurance agents to tailor the right coverage for their unique needs. Our dedicated team at the Consumer Services unit stands ready to offer expert guidance and unwavering support throughout this process."

The full Consumer Advisory can be located at

<https://www.nh.gov/insurance/media/documents/20230720-storm-preparedness.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>.

###