

Recent Storms Prove Importance of “Options”

Add-ons to “off-the-shelf” homeowners policies can bridge the gap between catastrophe and coverage

We’ve seen the heartbreaking pictures on the news. Homeowners struggling to recover and rebuild in the wake of a flood, storm or other disaster. Some people bought no insurance, leaving them virtually no resources to help them recover. Others bought insurance, thinking they were protected, only to find that the cause of the destruction was not covered by their homeowners policy.

Sometimes, the coverage was available, for a price. Here’s a short list of endorsements and policies that we thought you should know about.



1) Flood Policy - No homeowners policy covers damage from surface water due to general flooding. You need to buy separate flood insurance.

This is a government program, available through Noyes Hall & Allen Insurance.

2) Water Backup - Failure of a sump pump (including power failure) is also not covered by a standard homeowners policy.



Some companies sell endorsements to provide \$2,500 to \$10,000 of coverage for about \$30 a year. Sadly, 80% of Americans lack this coverage.

Many Noyes Hall & Allen clients have purchased this coverage, thanks to mentions in our newsletter and other awareness programs. But too many still have not. Have you?

3) Tree Debris Removal If a fallen tree damages a covered structure, removal is covered by a standard homeowners policy. If not, you are responsible for the cost.

Some companies offer optional coverage to remove fallen trees that did not damage any covered property.

4) Food Spoilage - If your area loses power for an extended period, the food in your refrigerator or freezer may spoil. This additional coverage can be purchased from most of the companies we represent.

Call us for more information about any of these optional coverages.

Our Experience with Recent Notable Storms

- **Patriots’ Day Nor’easter** (4/16/07). Wind gusts over 80 mph, over 5” of rain. 127,000 homes without power. NH&A clients report over 150 claims.
- **Ice Storm ‘98** (1/8/98). Trees and power lines topple under weight of ice. 250,000 CMP customers without power, some for over a week. Over 100 claims.
- **October Washout** (10/21/96). 18” of rain floods area homes, washes out roads and public water supply. Nearly 100 claims.