

A note to Kansas consumers

Living in Kansas brings with it the threat of damaging winds, pelting hail or rushing floodwaters, which cause millions of dollars of property damage across the state annually.

This brochure is designed to help you understand your storm coverage. Having appropriate insurance coverage is your best protection against a devastating loss caused by nature.

Call our Consumer Assistance Hotline for further information to help you be prepared: 800-432-2484.

Sincerely,



Sandy Praeger,
Commissioner of Insurance

Homeowners policies do not cover flood and water damage losses.

To learn about the National Flood Insurance Program (NFIP) and about obtaining coverage, visit www.floodsmart.gov or call 888-379-9531.

Kansas Insurance Department



Contact us:

Online:
www.ksinsurance.org

By email:
commissioner@ksinsurance.org

Consumer Assistance Hotline:
800-432-2484

Main Number:
785-296-3071

By mail:
420 S.W. 9th St., Topeka, KS 66612

By fax:
785-296-5806

Hours:
8 a.m. to 5 p.m. weekdays
(except state holidays)



Sandy Praeger,
Commissioner of Insurance

June 2011

Before and after the storm



Insurance tips for preparation and recovery

A publication of the
Kansas Insurance Department

Preparation before the storm

Do you have the right insurance? Be sure you know what your policy covers. Is the amount of coverage adequate? Does it cover new additions or recent remodeling? Check all limits, including coverage for contents. Keep your agent's name and number available and easy to find. The Kansas Insurance Department encourages you to periodically discuss coverage options with your agent.

Not all policies cover the following:

- Water and windstorm damage.
- Debris or tree removal.
- Sewer backup because of flooding.
- Sump pump failure.
- Additional living expenses if disaster forces you from your home.

Check your auto policy. Comprehensive coverage (other than collision) pays if a storm or floodwater damages your car.

Inventory your personal property. KID can provide you with a "Personal Home Inventory" booklet to help you list the contents of your home.

Update your inventory. Photograph and videotape each room and the exterior of your home. List model and serial numbers, and keep receipts from big-ticket items.

Keep a copy of the inventory, sales receipts and video or photographs in a secure place outside of your home.



The Kansas Insurance Department can help in the following situations:

- Your agent or company doesn't respond to your calls.
- You believe you have not received a fair settlement.
- You have a dispute about contract language or state legal requirements for coverage.

Recovering after the storm

If you suffer loss or damage because of a storm, refer to the following tips on how to proceed:

- Contact your agent and/or insurance company immediately.
- Keep a record of conversations with your agent or company. Write down the date and time, the person's name and a summary of the call.
- Make a list of all damaged property, and take **photographs**.
- Get instructions from your company's **adjuster** *before* calling anyone to repair or replace damaged property. Your insurer's visual inspection of your loss may be required before claims are paid.
- The adjuster will ask you for a list of all damaged property with the date, price and place of purchase. Keep a copy of this information and all insurance company forms you fill out.

Settling your claim

If a disaster occurs, adjusters will handle the largest losses first, but they will work to handle all claims as quickly as possible.

Remember the following:

- Be present when your adjuster inspects your **property**.
- Insurance companies will have their own adjusters who will carry employee identification. These adjusters will not charge you a fee for service. Be leery of any adjuster who charges a fee, and always ask to see identification.
- Beware of questionable or unfamiliar contractors. Get more than one bid, and hire a local, reputable contractor to make the **repairs**.
- Don't accept an unfair settlement. If you can't reach an agreement with your insurer, call the Kansas Insurance Department.