



Kansas Insurance Department

Ken Selzer, CPA, Commissioner of Insurance

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Consumer alert:

Insurance department can answer questions about earthquake coverage

TOPEKA, Kan. — In light of recent Oklahoma earthquakes, Ken Selzer, CPA, Kansas Commissioner of Insurance, reminds Kansans that the Kansas Insurance Department can assist homeowners in answering questions about earthquake insurance coverage.

The insurance department's Consumer Assistance Hotline, 1-800-432-2484, is staffed by representatives who can assist consumers. Additionally, the department's online chat feature, available on the department's home page, www.ksinsurance.org, allows consumers a live chat with a representative from 9 a.m. to 4 p.m. Monday-Friday.

Earthquake insurance coverage in Kansas requires a separate policy or endorsement to your regular homeowners insurance policy, according to Commissioner Selzer.

“Earthquake coverage is not a part of a regular homeowners, renters or condominium insurance policy,” Commissioner Selzer said. “If your insurance company offers it — and many do — coverage can be added by including an endorsement to your policy or by purchasing a separate earthquake policy.”

In either case, the Commissioner said, you will pay an extra premium. Instead of a dollar amount, the deductible for that premium will probably be a percentage of the cost of rebuilding your home. There might also be a separate deductible for the home's contents.

One other major factor the commissioner mentioned is timing for coverage.

“The time to buy the coverage is before an earthquake,” the Commissioner said. “Most insurers won't sell any new earthquake insurance for 30 to 60 days after a recent earthquake. Check with your insurance company or local insurance agent to be sure. Those who already have earthquake coverage should check with their agent regarding the details of that coverage.”

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A survey by the Insurance Information Institute (III) shows that only 8% of homeowners in the Midwest have earthquake insurance. In Oklahoma, a total of 15 percent of homeowners have the coverage, according to the III.

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The Kansas Insurance Department, established in 1871, assists and educates consumers, regulates and reviews companies, and licenses agents selling insurance products in the state. More about the department is online at www.ksinsurance.org or at www.facebook.com/kansasinsurancedepartment.