



Kansas Insurance Department

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Commissioner's Corner

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By Sandy Praeger

Preparation, prevention keys to coping with storm-related losses in 2010

TOPEKA, Kan. — Setting sports records gives athletes a sense of pride, but setting records for storm losses is nothing to cheer about for Kansas property owners.

Unfortunately, 2009 storm-related losses based on Kansas insurance claims surpassed the record set during 2008. During 2009, The Kansas Insurance Department estimated a total of \$602 million in storm losses occurred to insured real and personal property from hail, wind, tornado and winter weather. That estimate was based on more than 137,000 claims.

The 2009 number topped 2008 claims by more than \$6 million. The \$596 million in estimated storm losses in 2008 came from 131,500 claims. A complete set of storm loss numbers since 1999 can be found on our Web site at www.ksinsurance.org by following the link on the right information rail.

The losses from these past two years show that Kansans need to be prepared for potential storm-related losses during the 2010 storm season. I'm urging all of our state's residents to make sure their property is inventoried properly and insured against natural elements as we approach another Kansas spring.

It's no fun to have to think about preparing for the worst — but it's even less desirable to have to think about what to do when a storm loss occurs. A little forethought about insurance matters is a great way to gain some piece of mind — especially when you have to focus on your family's immediate needs during an emergency.

Following is a useful checklist our department has compiled for 2010 storm season precautions and preparations.

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- **Check your homeowner and vehicle policies** to make sure you have proper coverage for hail and windstorm damage. Review your homeowner's policy with your insurance agent to check for current coverage and adequate protection for all structures and personal property, including farm outbuildings.
- **Take inventory of your personal property**, including model and serial numbers when available. The Kansas Insurance Department has a good Personal Home Inventory checklist that can be downloaded at www.ksinsurance.org. Use the "Publications" link on the left side of the page.
- **If possible, take photos or make a videotape of personal items** to give to insurance adjusters in the event of loss. Store this information, along with receipts, in a safe deposit box or somewhere other than in your home.
- **Keep your home in good repair all year long.** Make sure roofing shingles are secure, garage doors are reinforced and unnecessary debris is removed from the yard. In high winds, loose debris can cause significant property damage or personal injury, as well as blocking drains and sewers, which can lead to water damage.
- **Check your roof** for leaks or damage to rain gutters.
- **See that trees or branches are not in danger of falling** on your home. Closely inspect your trees, and remove weak branches that could fall in high winds. NOTE: Removal of large tree debris from your yard is usually not covered by your homeowner's insurance. The expense of cleanup is your responsibility.
- **Take severe weather alerts and warnings seriously.** Many people are injured or die unnecessarily each year because they are watching storms and not protecting themselves.
- **Take part in Severe Weather Awareness Week activities** and Storm Spotter meetings, which will be conducted throughout the state this month.
- **Have plenty** of fresh batteries for radios and flashlights, as well as a supply of bottled water, dried foods and canned goods, in case of a power outage.
- **Listen to the latest forecasts** from television or radio news. Severe weather warnings are activated to protect you and your property.
- **If you have time to act** in a severe storm warning, move automobiles into a garage or shed.
- **Know how flood damage is covered.** Just an inch of water can cause expensive damage to your property. Most personal and commercial policies covering property **do not include earthquake or flood** protection. If you are prone to flooding or rising water in your home, you may not be protected by your homeowner's policy. Check with your insurance agent. For more information, call 888-435-6637 or visit the Web site www.floodsmart.gov.

Being prepared for the storm season might not make you a record-setter, but it can surely make you a hero in the eyes of your friends and family. If you have additional questions, contact our Consumer Assistance Hotline (for Kansas residents) at 800-432-2484.