



K a n s a s I n s u r a n c e D e p a r t m e n t

Sandy Praeger

COMMISSIONER OF INSURANCE

FOR IMMEDIATE RELEASE

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PRAEGER OFFERS ASSISTANCE TO STORM VICTIMS

Insurance Commissioner Provides Consumer Tips for Storm Recovery

Kansas Insurance Commissioner Sandy Praeger is pooling resources from the Kansas Insurance Department to offer support to residents of six Kansas counties damaged by the May 8th tornadoes and storms. "This is a difficult time for the victims of these storms—especially those who lost their homes and possessions," said Praeger. "I want to assure storm victims that my department has been contacting all insurance companies doing business in Kansas. I will make sure they have adjusters here as soon as possible."

Commissioner Praeger offers Kansans who suffered loss or damage from the storm some recommendations on how to proceed:

- Contact your insurance company immediately to report losses.
- If you have difficulty in reaching your insurance agent or company, call the Kansas Insurance Department's Consumer Hotline (1-800-432-2484) for assistance.
- Take notes summarizing your conversation with your insurance company and write down the name of the person with whom you spoke.
- Take photographs showing damaged property.
- Make temporary or emergency repairs only as needed to protect your property from further damage—including boarding up broken windows, placing plastic over the roof where it is leaking and drying out wet carpets and furniture. Get instructions from your 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.
- Make sure you carefully examine and consider any insurance claim settlement offered by your insurance company. Take time to evaluate the offer and don't rush to settlement.
- If you must move out of your home, keep your receipts of hotel bills and meals. Your policy may reimburse these additional living expenses.
- Beware of questionable contractors who arrive in town to cash in on damage repair. Check references and deal with local businesses, if possible. Check with the Better Business Bureau before using out-of-town contractors.

"Kansans who have any difficulty or confusion with their insurance needs should contact the Kansas Insurance Department immediately," said Praeger. "Protecting Kansas consumers is our responsibility and our number one priority."

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