



Kansas Insurance Department

Sandy Praeger

COMMISSIONER OF INSURANCE

FOR IMMEDIATE RELEASE

July 2, 2003

For more information, call:

Scott Holeman

785-296-7804

PRAEGER MONITORS LIBERAL STORM RECOVERY

Insurance Commissioner Offers Tips to Consumers

Kansas Insurance Commissioner Sandy Praeger is reminding residents in Liberal who suffered damage from recent storms to use the Department's checklist to help make sure their insurance needs are met. "Recent wind and hail storms compounded earlier devastation to the community—affecting even more people than the May 15 tornadoes. More than 70 percent of homes and businesses in Liberal sustained damage," said Praeger. I want storm victims to know that we are monitoring the response of insurance companies—and many adjusters are on the scene. As rebuilding begins, the Department will work with consumers, local agents and insurance companies to make sure that the Liberal community recovers as quickly as possible."

Commissioner Praeger offers the following recommendations to Kansans who have property damage:

- 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.
- 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.
- Make sure that you do not make a settlement with your company until you are confident that the details of your loss are complete.

"Storm victims who have any difficulty or confusion with their insurance needs can contact the Kansas Insurance Department," said Praeger. "It's our job to protect Kansans—especially when disaster strikes."

###