



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

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COMMISSIONER OF INSURANCE

FOR IMMEDIATE RELEASE

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STORM DAMAGE ILLUSTRATES IMPORTANCE OF RENTERS INSURANCE

Commissioner Praeger Encourages Renters to Check Their Coverage

Many of the Lawrence residents affected by Thursday night's storm and tornado damage lived in rental apartments. Kansas Insurance Commissioner Sandy Praeger is reminding storm victims who have renters insurance to contact their insurance company and report losses. In many cases property losses and temporary housing costs can be reimbursed. "Even though renters are not responsible for losses to the apartment structure, many still suffered significant losses of personal property," Commissioner Praeger said. "Those individuals with insurance coverage need to start the claims and adjustment process as soon as possible."

In most cases renters without specific insurance coverage on the contents of their homes are responsible for their own losses. However, in the case of students or other non-permanent residents, there might be another option. "If a college student still maintains permanent residency status somewhere else, like a parent's house, the parent's homeowners insurance policy might cover all or part of the student's belongings in a rental property," Praeger said. "It's important to ask questions and determine whether that coverage option is in force."

Commissioner Praeger offers some additional recommendations:

- 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. 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.
- Don't rush to settle. Make sure you understand and accept your insurance company's offer.
- 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.

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