



Kansas Insurance Department

Ken Selzer, CPA, Commissioner of Insurance

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Consumer alert:

Kansans urged to check policies, limits on earthquake insurance coverage

TOPEKA, Kan. — Earthquakes in Kansas are tracked nearly every week, according to news reports.

That is why Ken Selzer, CPA, Kansas Commissioner of Insurance, continues to encourage Kansans to check with their insurance agents and companies about earthquake coverage, including exclusions that might apply to homeowners coverage those consumers have.

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

“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.

Commissioner Selzer also urges policy owners to check whether policy endorsements or special policies have any provisions addressing the idea that earthquakes have originated because of man-made oil drilling activity.

“Kansans should also remember that earthquake policies usually cover only structural and foundation damage to a home,” Commissioner Selzer said. “That is why it is important – if you are considering the coverage – that you talk over the specifics with your local agent.”

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Commissioner Selzer also offered these points to consider about earthquake coverage:

- Coverage does not include damage to your vehicles. That damage may be covered under your current automobile policy. Check with your local insurance agent or company to verify your vehicle coverage.
- The time to buy the coverage is *before* an earthquake. Most insurers will not sell any new earthquake insurance for 30 to 60 days after a recent earthquake. Check with your insurance company to be sure.
- As with any household coverage, make a household inventory. Go through each room to write down and video everything. Store the inventory in a secure place at another location, such as a safe deposit box. (For a download of a Personal Home Inventory, go to www.ksinsurance.org, and on the home page hit “Finding a Publication” under the “Help With...” banner.) If you have a smartphone, you can get an application for a mobile personal home inventory, MyHomeScr.APP.book, from your phone’s app store.

For additional assistance, contact the Kansas Insurance Department’s Consumer Assistance Hotline at 800-432-2484. Kansans can also chat live with a consumer representative by accessing the department’s website, www.ksinsurance.org.

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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.