



Kansas Insurance Department

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FOR IMMEDIATE RELEASE

March 1, 2018

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Insurance Matters March 2018

By Ken Selzer, CPA, Kansas Commissioner of Insurance

Kansas estimated storm losses from windstorm, tornadoes and hail are beginning to inch up in the yearly totals, according to our department numbers from previous years. While they haven't approached the staggering figures of a few years ago, the estimated losses from 2017 show that Kansans need to be continually prepared for potential storm-related losses.

I am urging all Kansans, as we approach another Kansas spring and summer storm season, to make sure their property is inventoried properly and insured against natural elements.

It is no fun to think about preparing for the worst — but it is 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 peace 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 2018 storm season precautions and preparations.

- **Check your homeowner and vehicle policies** to make sure you have proper coverage for hail and windstorm damage. Review your homeowners 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 for download printing at www.ksinsurance.org. Go to the "Help With..." Box on the homepage and click on "Finding a Publication."
- **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.

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- **Keep your house 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 homeowners 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 instead of 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 homeowners policy. Check with your insurance agent. For more information, call 888-435-6637 or visit the Web site www.floodsmart.gov.

Be prepared for the Kansas storm season. If you have additional questions, contact our Consumer Assistance Hotline (for Kansas residents) at 800-432-2484, or go to our website, www.ksinsurance.org, for a live chat session with a consumer representative. You can also view storm loss estimates from previous years by clicking on the “Featured Pages” box on our homepage or going to <http://www.ksinsurance.org/autohome/ks-estimated-storm-losses.php>.

I also urge you to attend a local Severe Weather Awareness seminar in your area to learn about notification and preparation techniques for the public.

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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.