



KANSAS INSURANCE DEPARTMENT

Vicki Schmidt, Commissioner

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Consumer Connection: Don't be left in the cold over winter weather insurance claims

Topeka, Kan. – Kansans are no strangers to winter weather. With the arrival of the freezing conditions comes the potential for winter-related damage to your home or property. Your homeowners or renters insurance policy can protect you against common winter damage, so be sure to contact your agent to conduct a review of your current policy and ensure you are covered for all the perils of winter weather. Kansas Insurance Commissioner Vicki Schmidt recommends taking the following precautions to prevent the worst of the season's surprises:

- Clear your gutters and prune trees to prevent structural damage from falling branches and ice dam formation.
- Protect your pipes from freezing by detaching garden hoses from your home and winterizing your irrigation systems. When temperatures drop severely, leave your faucet running with a slight drip and open the cabinet doors under your sinks.
- Evaluate the insulation and ventilation in your attic, keeping the warm air in your home and out of your attic to minimize the formation of ice dams.

“Every Kansan should take precautionary steps this winter to help protect their property from freezing temperatures and winter weather,” said Commissioner Vicki Schmidt. “If you are a victim of a winter catastrophe, a burst pipe or a roof collapse, contact your insurance agent right away.”

Review the Department's [Homeowners Claims Settlement Guide](#) to help you through the claims process. If you or someone you know is having trouble with an insurance claim, please contact the Kansas Insurance Department's Consumer Assistance Division toll-free at 1-800-432-2484, email kid.webcomplaints@ks.gov or visit the Department online at insurance.kansas.gov for any claims-related questions or concerns.

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*The Kansas Legislature established the Kansas Insurance Department in 1871, currently led by Commissioner Vicki Schmidt. The mission of the Department is to **regulate** companies that sell policies in Kansas to ensure solvency and compliance with state law, **educate** consumers about all things insurance and securities, and **advocate** for a strong and competitive market to give Kansans choices when shopping for products that meet their needs.*