



KANSAS INSURANCE DEPARTMENT

Vicki Schmidt, Commissioner

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Consumer Connection: Make sure you are covered for severe weather damage

Topeka, Kan. - Spring is arriving in Kansas, and severe weather along with it. If it has been several seasons since you last reviewed your homeowners insurance policy, the next round of storms could bring an unwelcomed surprise. Inflation and rising construction costs, along with gaps in coverage could mean that your home is underinsured. Insurance carriers reported over 30,000 claims in Kansas during the peak of last year's storm season. It is important to review your current coverage to ensure that your home is sufficiently covered.

"Severe weather damage is a threat to Kansans every year. If you wait until the next thunderstorm or flood strikes it may be too late to protect your property," Kansas Insurance Commissioner Vicki Schmidt said. "Now is the time to check with your insurance agent to make sure your homeowners policy provides adequate coverage before storm season arrives."

Keep your coverage current—whether your home is insured for replacement cost or actual cash value, it is important to keep track of construction costs. Home additions, renovations and inflation are just a few ways your coverage may become inadequate. It is your responsibility to update your coverage in case of a loss. Not all policies cover these expenses: water and windstorm damage, debris or tree removal, severe back-up due to flooding, sump pump failure, or additional living expenses if a disaster forces you from your home.

If a disaster does strike, the last thing you want to worry about is making a list of everything you owned for loss purposes. Make sure to keep and update an inventory of your personal property stored in a safe place such as a fireproof box or a safe-deposit box. You can download a copy of the [Personal Home Inventory](#) to help you keep track. There are also several free apps available through your preferred smartphone's app store that allow you to safely store a digital copy of your home inventory and easily update it as needed.

For more information about homeowners coverage, visit the [Home & Renters Insurance](#) page on the Department's website. Should you need to file a claim this season, consult the [Homeowners Claim Settlement Guide](#) or contact the Kansas Insurance Department's Consumer Assistance Division toll-free at 1-800-432-2484, by 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.*