



# Kansas Department of Insurance

Commissioner Vicki Schmidt

FOR IMMEDIATE RELEASE

March 8, 2024

Contact: Kyle Strathman

Kyle.Strathman@ks.gov

## Consumer Connection: As storm season arrives, make sure you are not underinsured

Topeka, Kan. – As Severe Weather Preparedness Week draws to a close, many across Kansas have made plans for the arrival of storm season. But while you should certainly prepare your home and family for the risk of severe weather, do not overlook your insurance policies in your preparation. If you have not checked in with your agent or reviewed your policies recently, you could be underinsured and not know it.

“If you are underinsured and a storm causes major damage to your property, you could have a nasty surprise when you are stuck paying thousands of dollars out-of-pocket,” said Kansas Insurance Commissioner Vicki Schmidt. “Take the time now to check with your agent to understand and address any coverage gaps you may have before storm season arrives.”

Underinsurance refers to when you have an insurance policy that does not provide enough coverage to pay for the full cost of a claim. Often homeowners can become underinsured if they have made changes to their property like renovations or additions, or they have not updated their coverage to keep up with construction costs. Here are a few tips to make sure that your policies are up to date before severe weather season:

**Check with your agent or insurance company.** First and foremost, review your current coverages with your agent or insurer right away. It is always a good idea to do a yearly insurance review, but even more so if you have made major changes to your property.

**Consider your auto coverage as well.** Hail and wind can take their toll on your vehicle just as much as your home. If you have liability coverage only, you may want to weigh the benefits of getting comprehensive coverage. Liability alone won't cover hail damage or if a tree branch falls on your car. Just like your home coverage, review and understand what your policy does and does not cover when it comes to your vehicle.

**Shop around for better coverages and premiums.** With inflation and rising costs, it can feel like you are spending more than you should for coverage. But there are options, and shopping around for coverage that better fits your needs can lead to savings that help offset rising premiums. Additionally, be sure to check if there are discounts you may qualify for.

The Kansas Department of Insurance has several insurance shopping guides that you can find online at [insurance.ks.gov/department/publications.php](https://insurance.ks.gov/department/publications.php). This storm season, if you are If you or someone you know is having trouble with an insurance claim, please contact the Department's Consumer Assistance Division toll-free at 1-800-432-2484, by email at [kdoi.complaints@ks.gov](mailto:kdoi.complaints@ks.gov) or online at [insurance.kansas.gov](https://insurance.kansas.gov) for any claims-related questions or concerns.

###

*The Kansas Department of Insurance was established 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.*