



# Kansas Department of Insurance

Commissioner Vicki Schmidt

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## Consumer Connection: Be prepared for storm season

Topeka, Kan. – As Severe Weather Safety Awareness Week concludes, it is important for Kansans to be prepared for this storm season. Planning ahead and reviewing your insurance can help you be ready to weather the storm.

“Storm season in Kansas is unpredictable” said Commissioner Schmidt. “Taking steps now to be prepared will help you navigate whatever storm hits.”

Consider taking the following precautions:

- **Review your current coverage.** Check with your agent or your insurance company. It is always a good practice to do a yearly review, especially if you have made changes to your property.
- **Take inventory of your possessions.** Create a list and take pictures of possessions in each room of your property. A personal home inventory list can be downloaded from the Department’s publications page, or your insurance may have a similar document available.
- **Prepare paperwork in case of emergency.** Store copies of all your insurance policies in a fire-proof safe. Keep a backup in a secure online format.

Take these steps if your property is damaged due to storms:

- **Report the claim to your provider.** Prepare to file a claim with your insurer. Gather all relevant information and policy numbers.
- **Document damaged property.** Take videos and pictures of damaged property and do not get rid of items until instructed to do so by your insurance company.
- **Avoid fraud.** After storms, fraudsters may be posing as insurance adjusters, contractors, or other service providers. It is important to always contact your insurance and verify credentials. Remember that insurance adjusters work for and are paid by the insurance company, so you should not be asked to pay for their services. To report a potential scam, contact the Department at [insurance.kansas.gov/complaint](https://insurance.kansas.gov/complaint) or call 785-296-3071.

The Kansas Department of Insurance provides several insurance shopping guides found online at [insurance.ks.gov/department/publications.php](https://insurance.ks.gov/department/publications.php). This storm season, if you or someone you know is having trouble with an insurance claim, please contact the Department’s Consumer Assistance Division at 785-296-3071, 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.

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*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.*