



# KANSAS INSURANCE DEPARTMENT

\_\_\_\_ Vicki Schmidt, Commissioner \_\_\_\_\_

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## Consumer Connection: After the storm

Topeka, Kan. – Recent rounds of severe weather including hail and high winds have left many Kansans with damage to their homes, vehicles and property. As Kansans recover from storms, many homeowners may be filing a claim on their homeowners insurance. Kansas Insurance Commissioner Vicki Schmidt encourages Kansans dealing with the aftermath of severe weather to consult the Department’s [Homeowners Claim Settlement Checklist](#) to help them navigate post-storm recovery.

“The Department has been in contact with local authorities across the state after the most recent storms to offer assistance,” said Schmidt. “Secure your home, contact your insurance agent, document the damage, and contact the Department if you have an insurance issue.”

If you have damage, here are some helpful tips to remember when filing an insurance claim after a storm:

- **Secure your property.** First and foremost, you should immediately secure your property safely. Be mindful of broken glass, exposed nails or electrical wires, downed power lines, or any other potential hazard. If you have an electrical or other utility outage, contact your utility company right away.
- **Report damage to your insurance agent or company.** Contact your agent to start the process as soon as you are able and begin documenting all the damage for your claim. If you need to make emergency repairs to secure your property from further damage, be sure to take photos before doing any permanent fixes.
- **Document and organize.** Once your claim has been filed, the insurance company may have you provide additional evidence to estimate the total loss of property and repair costs. Track any expenses associated with temporary repairs or additional costs incurred as a result of the damage, as you may be eligible for reimbursement. Keep any contact information and correspondence with your agent, adjustor, or contractor in an easily accessible place.
- **Beware of fly-by-night contractors.** Often severe weather can bring a host of contractors knocking on your door with offers to fix your damage, or even help you work with your insurance. Always be sure to get more than one bid and consult trusted sources to find a reputable contractor. Be very skeptical of a contractor who pressures you to sign over your assignment of benefits on your claim, as this gives them full authority to negotiate and make decisions with the insurance company without you!

Contact the Kansas Insurance Department’s Consumer Assistance Division toll-free at 1-800-432-2484, by email [kid.webcomplaints@ks.gov](mailto:kid.webcomplaints@ks.gov) or visit the Department online at [insurance.kansas.gov](http://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.*