

# Before & After the Storm

*Insurance tips for storm  
preparation and  
recovery*

## A note to **KANSAS CONSUMERS**

Living in Kansas brings with it the threat of damaging winds, pelting hail or rushing floodwaters, which cause millions of dollars of property damage across the state annually.

This guide is meant to help you understand your storm coverage. Having appropriate insurance coverage is your best protection against a devastating loss caused by nature.

Call our **Consumer Assistance Hotline** for further information to help you be prepared:

**1-800-432-2484**

The Kansas Insurance Department can help you in the following situations:

- Your agent or company does not respond to your calls.
- You have questions about the claims process.
- You have a dispute about contract language or state legal requirements for coverage.

# PREPARATION

# RECOVERING

# BEFORE THE STORM AFTER THE STORM

 Know what your policy covers. Do you have the right insurance in case of a storm or disaster?

 Is the amount of coverage adequate?

 Does it cover new additions or recent remodeling? Check all limits, including coverage for contents. Keep your agent's name and number available and easy to find. The Kansas Insurance Department encourages you to periodically discuss coverage options with your agent.

**Check your auto policy.** Comprehensive coverage (other than collision) pays if a storm or floodwater damages your car. If you have liability only on your vehicle, it may not be covered in case of a storm.

**Inventory your personal property.** The Kansas Insurance Department can provide you with a "Personal Home Inventory" booklet to help you list the contents of your home. If you use a tablet or smartphone, you can also download the My Home Scr.APP.book app from the National Association of Insurance Commissioners to keep a digital home inventory.

**Update your inventory.** Photograph and videotape each room and the exterior of your home. List model and serial numbers, and keep receipts from big-ticket items. Keep a copy of the inventory, sales receipts and video or photographs in a secure place outside of your home.

If you suffer loss or damage because of a storm, refer to the following tips on how to proceed:

-  Contact your agent and/or insurance company immediately.
-  Keep a record of conversations with your agent or company. Write down the date and time, the person's name and a summary of the call.
-  Make a list of all damaged property, and take photographs.
-  Get instructions from your company's adjuster before calling anyone to repair or replace damaged property. Your insurer's visual inspection of your loss may be required before claims are paid.
-  The adjuster will ask you for a list of all damaged property with the date, price and place of purchase. Keep a copy of this information and all insurance company forms you fill out.

## SETTLING YOUR CLAIM

If a disaster occurs, adjusters will handle the largest losses first, but they will work to handle all claims as quickly as possible.

### REMEMBER THE FOLLOWING:

-  Be present when your adjuster inspects your property.
-  Insurance companies will have their own adjusters who will carry employee identification. These adjusters will not charge you a fee for service. Be leery of any adjuster who charges a fee, and always ask to see identification.
-  Beware of questionable or unfamiliar contractors. Get more than one bid, and hire a local, reputable contractor to make the repairs.

 Not all policies cover the following, or your policy may only offer limited coverage:

-  Water and flooding
-  Debris or tree removal
-  Sewer backup
-  Sump pump failure



[www.floodsmart.gov](http://www.floodsmart.gov)

Homeowners policies do not cover flood and water damage losses. To learn about the National Flood Insurance Program (NFIP) and about obtaining coverage, visit:



**1-888-379-9531**

**Vicki Schmidt**

Commissioner of Insurance

*I spent over 40 years as a pharmacist before becoming your Insurance Commissioner. Meeting the needs of my customers and advocating on their behalf was my top priority and I have brought that same approach to the Insurance Department. Please do not hesitate to contact us if we can ever be of assistance.*

*- Vicki*



**KANSAS INSURANCE DEPARTMENT**