

WHEN DISASTER STRIKES



Use the following checklist to prepare yourself before or after a disaster strikes.

- Contact your insurance agent or company immediately to report losses. Get instructions from your company's adjuster *before* repairing or replacing damaged property. Your insurer's visual inspection of your loss may be required before claims are paid.
- Take notes summarizing your conversation with your insurance company. Write down the time and date, the person's name and a summary of the call.
- Make a personal home inventory before disaster strikes to keep track of your belongings. Inventory booklets are available on our website, or you can download the *My Home Scr.APP.book* mobile application on your smartphone or tablet. Be sure to regularly update it.
- Make temporary or emergency repairs only as needed to protect your property from further damage - including boarding up broken windows, placing plastic over the roof where it is leaking, and drying out wet carpets and furniture. Take photos or a video of the damaged property.
- If you must move out of your home, keep your receipts of hotel bills and meals. Your policy may reimburse you for these additional living expenses.
- Beware of questionable or unfamiliar contractors. Get more than one bid, and hire a local, reputable contractor to make the repairs. Check references or the Better Business Bureau, if possible, before using out-of-town contractors.
- Don't accept an unfair settlement. If you have difficulty in reaching your insurance agent or company, or can't reach an agreement with the insurer, call the Kansas Insurance Department's Consumer Assistance Hotline at **1-800-432-2484**, or visit our website at www.ksinsurance.org.



**Kansas
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