

Insurance Matters column—March 2016

By Ken Selzer, CPA, Commissioner of Insurance

Check your coverage, preparation for severe weather

TOPEKA, KS — Whether you are an ardent weather watcher or a casual sky gazer, it's time for Kansans to begin preparing for any potential severe weather this spring.

March is the month when many of our state's residents begin watching the skies for any potential weather problems. And it's a good time to begin checking your insurance policies on personal property to make sure you have the coverage and information you need.

If 2015 is any indicator, Kansans need to be ready. The National Weather Service says there were 126 tornadoes in the state last year, 26 more than the 10-year average. Fortunately, only 11 of those tornadoes were rated strong (using the EF scale 2-3).

But twisters are only part of our potential weather problems. Our statistics at the Kansas Insurance Department (KID) have shown through the years that during the spring and summer there is hardly a day when hail damage is not reported somewhere in the state. Factor in the ever-present wind, and our citizens contend with weather problems almost daily from March through August—and sometimes beyond.

Our KID staff has come up with the following checklist of questions and statements that consumers and their insurance agents can review for determining whether your insurance is ready for spring weather-related events.

Ask yourself these questions

Do you have the right homeowners or renters insurance? Do you know what your policy covers? 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, and periodically discuss coverage options with him or her.

Know your policy coverage exclusions

Not all policies cover the following: Water damage, including flood and surface damage, whether driven by wind or not; backup of sewer or drains; and sump pump failure. These are the most common exclusions. Riders for these situations may be available to add to your existing policy. Also, check your auto policy. Comprehensive coverage (other than collision) usually pays if damage is caused by wind, hail and/or flood.

Inventory your personal property

KID can provide you with a "Personal Home Inventory" booklet to help you list the contents of your home. Go online at www.ksinsurance.org, under "Finding a Publication," to print off a personal copy.

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You can also download the MyHomeScr.APP.book application for your smartphone from the National Association of Insurance Commissioners.

Keep a hard copy of your inventory, sales receipts and video or photographs of your personal property in a secure place outside of your home.

Recovering after a storm

If you suffer loss or damage because of severe weather damage, follow these tips:

- 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/video of it.
- 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.
- Keep a list of all damaged property with the date, price and place of purchase for the adjuster. Make a copy of the list and all insurance forms you fill out for your own records.

Settling your claim

If damage from a significant weather event occurs, adjusters will handle the largest losses first, but they should 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 company or hired adjusters who should have appropriate employee identification. Be leery of any public adjuster who would charge you a percentage of your claim amount. Public adjusters in Kansas are not permitted to adjust personal homeowner losses.
- Beware of questionable or unfamiliar contractors in obtaining repair estimates. If possible, get more than one written estimate, and hire only local, reputable contractors to make the repairs once you get a written settlement from your insurance company.
- If you experience problems with your adjustment, you may file a written complaint with KID for assistance.

Get help if you need it

KID has formed a department Catastrophe Team that will be at affected locations following very severe weather events. But for assistance at any time, call the KID Consumer Assistance Hotline, (in Kansas) 800-432-2484.

The Kansas Insurance Department, established in 1871, assists and educates consumers, regulates and reviews companies, and licenses agents selling insurance products in the state. More about the department is online at www.ksinsurance.org or at www.facebook.com/kansasinsurancedepartment.