



K a n s a s I n s u r a n c e D e p a r t m e n t

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COMMISSIONER OF INSURANCE

DISASTER RELIEF CHECKLIST

- Contact your insurance company immediately to report losses.
- If you have difficulty in reaching your insurance agent or company, call the Kansas Insurance Department's Consumer Hotline (1-800-432-2484) for assistance.
- Take notes summarizing your conversation with your insurance company and write down the name of the person with whom you spoke.
- Take photographs showing damaged property.
- 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. Get instructions from your 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.
- If you must move out of your home, keep your receipts of hotel bills and meals. Your policy may reimburse these additional living expenses.
- Beware of questionable contractors who arrive in town to cash in on damage repair. Check references and deal with local businesses, if possible. Check with the Better Business Bureau before using out-of-town contractors.

Consumer Assistance Hotline
1-800-432-2484