

STATE OF MISSOURI

EMERGENCY OPERATIONS PLAN



DIFP

Department of Insurance,
Financial Institutions &
Professional Registration

STATE EMERGENCY MANAGEMENT AGENCY

Revised 8-12-2009

**MISSOURI DEPARTMENT OF INSURANCE,
FINANCIAL INSTUTUTIIONS & PROFESSIONAL REGISTRATION
STATE DISASTER RESPONSE PLAN**

In the event of a natural or other disaster which would require an extraordinary response by the State Insurance Department, the State of Missouri has adopted the following plan in advance to respond quickly and effectively to meet the insurance information needs of its citizens, and to coordinate Departmental resources with other state agencies in mitigating the effects of the disaster. Activation of the plan will be implemented at the call of the state DIFP Director or his designee.

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Disaster Standing Committee

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Section I – Disaster Standing Committee

John Huff Director

Jim McAdams Deputy Director, General Counsel

Rochelle Hendrickson Director, Resource Administration

Angela Nelson Director, Consumer Services

Mary Kempker Director, Market Regulation

Fred Heese Director, Financial Regulation

Carol Harden Consumer Services Coordinator

Randy Scribner SEMA

Travis Ford Communications Director

Tim Dwyer Information Systems

Joan Dutil Supervisor, Property & Casualty

Molly White Supervisor, Life & Healthcare

Win Nickens Audit Manager, Property & Casualty

Jim Mealer Audit Manager, Life & Health

Matt Barton Regulatory Manager

Upon notification of a significant disaster involving multiple Divisions of the Missouri Department of Insurance, Financial Institutions & Professional Registration the Chair should activate the Disaster Standing Committee. The purpose for this activation, should a significant disaster occur, is to insure an orderly flow of information between separate Divisions and Task Groups within the Department, to insure that efficient use of resources is maximized and any duplication between divisions is removed. The committee should meet initially at a location specified by the chair or meet on a conference call initiated by the Chair. The Committee should implement the State of Missouri Emergency Operations Plan (SEOP). Appointments should be made to the specified task groups and assignments made. After appointments are made to each Task Area, updates on field and office activity will be forwarded to the Chair, or his designee, by the Task Leaders, giving updates on all activities and assignments. The Chair will then, on a routine basis, update the Director on the

Department's operations. Requests for additional departmental assistance shall be forwarded to the Chair, or his designee, for assignment.

If the Department's operations are significant enough to involve a large number of individuals and agencies, the Chair may elect to establish a Command Post.

PROPOSED RESPONSE LEVELS

Prior to initiating the Command Post, the Standing Committee must determine the response required by the catastrophe. The Department of Insurance, Financial Institutions & Professional Registration has identified four major categories.

1. The first level is major damage to property but with only isolated individuals affected. For example hail or wind damage to a few homes in an area could be deemed the first level. The Department would track the individual claims to see that they were properly handled by the insurers.
2. The second level would be severe damage to a small geographic area such as a group of homes and/or property with many individuals affected. There will be general concern within the department and the claims will be carefully tracked. Depending on the severity of the damage the Department may or may not send personnel to the area.
3. The third level is one of catastrophic damage covering a wide area. This would be damage such as small floods, tornadoes that hit heavily populated areas, and earthquakes. Large numbers of people and area will be involved and will require a mobilized effort by the DIFP to insure that the insureds are made 'whole'. Press releases and supervision over the claims adjusters will be required. SEMA will probably be involved at this point. There may or may not be a Governor's declaration.
4. The fourth and final level would be a catastrophe of a proportion such as the terrorist attacks on the World Trade Center and the Flood of 93. The impact upon the industry and the insureds will be of such nature that SEMA and possibly FEMA will then become directly involved. The Governor will have declared these areas 'disaster' areas and DIFP will work through SEMA during the recovery process.

A.) Command Post

(For Command Post contact list, see Section III)

1. **Purpose:** To quickly establish a command post and necessary numbers and locations of field offices following the occurrence of a disaster. The Command Post should immediately function to transfer useful information to consumers in the affected area, while assisting the insurance industry in promptly assessing the size and extent of the damage.
2. **Location:** The command post will be located in the Truman Building, 5th Floor DIFP Offices unless otherwise chosen by the chair due to necessity.
3. **Composition:** The command post and the regional offices will have the same composition to insure consistency in the information and services provided. The difference between the command post and the regional offices in this regard is that the individuals in the command post will have greater responsibility in managing the flow of information. Thus, those in the command post will be, in most instances, from the highest levels of the Department and from the top of the industry's coordinating team. Where possible, the Department's representative will either be the Director or his/her designee. Every effort will be made to assure that the appointed "staff person" will have some media experience.
4. **Duties:** One of the principal responsibilities of the Command Post will be to operate as the main communication conduit between the State Emergency Management Agency (SEMA) and Emergency Response Team (SERT) operations, DIFP, the general public, the media, the insurance industry, etc. To perform in this capacity, those responsible for establishing the command post will need to develop several functions well before a disaster occurs. A contact list of the state agency people, members of the media and insurance industry personnel should be put together so those in charge can quickly begin assessing the problems and respond to them. Additionally, a speakers bureau to address the need to quickly get insurance claims information to those in the affected area should be established (see below). To facilitate these items and the other matters that need to be considered, such as the procedures for handling different types of catastrophic events, a command post group should be appointed immediately for a predetermined period of time.

B.) Communications Network

1. **Purpose:** To establish a communications network that will link consumers with insurance companies and the Department of Insurance, Financial Institutions & Professional Registration whenever a catastrophic event occurs.
2. **The Command Post Task Group** will be charged with the responsibility of creating a "contact list" for quickly contacting people within the insurance industry, preferably individuals with the national trades and the state domestic trade so a large audience can be reached with just a few calls. Additionally, a contact person with two or three of the major property writers within the state should be part of the list as well. The list should also have a contact person with both the "Media Relations Task Group" and the "Consumer Information Hotline Task Group" (see end of this section) individuals with key state agencies should also be added.
3. **Speakers Bureau:** Another responsibility of the Command Post Task Group will be to develop a "speakers bureau" to quickly operate in the affected areas to answer questions at town meetings and other informational gatherings. The speakers bureau would act to supplement information provided through the media and other sources on how to quickly and effectively prepare insurance claims information. In order to facilitate the communication net, the command post will need to prepare an action plan for installation of phones at both the command post as well as all of the field offices. This should probably be undertaken in concert with the people from SERT so not only a coordinated approach is taken, but an opportunity is created for using that agency's phones in the early hours of any disaster.

C.) Regional Office(s)

1. **Purpose:** The St. Louis and Kansas City offices will be charged with addressing problems, solving them where possible and overseeing operations in the geographic areas where the regional office is responsible. While the composition and the basic duties will be the same as those of the command post, the regional office(s) will deal with the local problems and handle them from a closer vantage point. Where serious disputes or problems arise, the regional office will forward these back to the command post; otherwise, the regional office will manage their own operation and report only. It is imperative that Jim Mealer and Win Nickens remain at the Regional Office Operations center for command purposes. These centers will fall under the direction of the Command Post.
2. **Location:** Regional offices will be established at the existing location of the regional offices, unless indication from the Command Post shows a more appropriate location.
3. **Duties:** The regional office will be charged with channeling information within the zone the office has responsibility for. All requests for speakers, press contacts, and general insurance information will come through the Public Information Officer at the Central Office. Additionally, all written material explaining how to prepare claims will be available through these outlets as well. The regional office will routinely report to the command post on daily activities. All problems that cannot be worked out locally will be sent to the Command Center for review. Department brochures (see Section II) or Disaster Response should be made widely available throughout regional office.

Regional Office(s) Pool Members

<u>DIFP - St. Louis Office</u>	<u>DIFP - Kansas City Office</u>
Jim Mealer, Audit Manager	Win Nickens, Audit Manager
111 N. 7 th St., Room 229	615 E. 13 th St., Room 510
St. Louis, MO 63101	Kansas City, MO 64106
PHONE: (314) 340-6830	PHONE: (816) 889-2381
FAX: (314) 340-7668	FAX: (816) 889-2345

D.) CONSUMER INFORMATION TASK GROUP

The following are procedures to establish a consumer hotline in the event of a disaster in this State. The hotline will provide general information on insurance and will put the consumer in touch with their insurance company. Consumers should be encouraged to first contact their insurance agent, or failing that, their insurance company.

Hotline:

- A) **Purpose:** 1) Provide consumers with information needed to get in touch with their insurance companies and the requisites to file a claim; and 2) convey necessary information to the Command Post and regional office(s).
- B) **Location:** The central hotline is located in the offices of the Director of Consumer Services.
- C) **Composition:** If a disaster is declared, the hotline should be immediately activated. The hotline should become a 24-hour service utilizing four six-hour shifts.

Regional offices might initially be made operational through the use of standby cellular telephones until wired phone links are dropped and established.

- D) **Communications:** The hotline staff should have a list of 800 numbers of the major property/casualty insurers in the state as well as the list of Command Post Regional offices and other emergency agency numbers to be used in the event of a disaster. A communication telephone tree should be established to notify hotline workers what shifts they will be staffing after the Department of Insurance, Financial Institutions & Professional Registration has declared a disaster. Hotline staff will also be provided with a communications kit, which will be used to inform consumers about the claim procedures.

E.) Media Relations Task Group

- 1.) **Purpose:** The purpose of this task group is to create a central source for media information relevant to disaster insurance and the Disaster Plan Response activities. It should prepare news releases on steps to take before, during and after a disaster; produce brochures on preparedness (see Section II for suggested consumer guides); dispatch speakers to various locations as needed (see Section II B); and maintain contact with all media.
- 2.) **Activities:** The Group should distribute its advisories and brochures to units of government throughout the state so that they may reproduce them for local residents. The NAIC should be contacted for assistance in bulk reproduction. The Media Relations Group should be in constant contact with SERT to coordinate media announcements.

The Group should contact news organizations throughout the state with a Media Advisory. This Advisory notifies news agencies that the Missouri Department of Insurance, Financial Institutions & Professional Registration is the primary source for obtaining and forwarding information relative to insurance and a disaster.

Much of the information will be obtained from designated liaison persons stationed at each command post. The Media Task Group should be in constant touch with the command post and regional offices to coordinate the information flow. This system is to make sure that information being supplied to the media is consistent, accurate and up-to-the-minute.

- 3.) **Composition:** Representatives of trade groups, as well as media specialists employed by the member insurance companies, should augment forces as needed. A list of the pool available should be compiled and continually updated with this manual.

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Section II State Emergency Response Team Activities

A. Standard Operating Procedures In Support of State Emergency Response Team

Purpose and Scope

The following information is intended to be used as a guideline by those agencies directly and indirectly involved in fulfilling responsibilities as identified in the State of Missouri Emergency Operations Plan (SEOP).

It is hoped this document will clarify and identify lines of communications and command procedures that interface with existing procedures by other agencies.

The initial notification of impending or current status will come from the State Emergency Management Operations Office (SEMA) to Harden. Notification of other personnel shall follow Department SOP's.

B.) STATE EMERGENCY RESPONSE TEAM OPERATIONS

1.0 INITIAL RESPONSE

The following information is intended to inform all personnel of the operational procedure to be followed for SERT operations by the above listed divisions. All divisions within Department of Insurance, Financial Institutions & Professional Registration that may be called upon to assist during SERT emergencies or during recovery missions should be informed as to the command and control procedures used by this division which has the designated responsibility of direction and control for emergency personnel during disasters.

2.0 NOTIFICATION ROUTE

Notification shall follow the same route as the current chain of command, starting with the Deputy Director.

Statewide Emergency Plan activated

PROCEDURES:

1. State EOC and DIFP operations fully staffed.
2. Field staff instructed to respond to assigned areas.
3. Computer listing of all resources updated.
4. Staging areas activated.

RECOVERY OPERATIONS

All appropriate employees must use command and control procedures already in place in the disaster area. We suggest that training be made available to make involved personnel aware of this management system.

3.0 DEFINITIONS

The following abbreviations and terms are intended for use within this document in conjunction with internal procedures already agreed upon by the Missouri Department of Insurance, Financial Institutions & Professional Registration.

3.1 ACS

Area Command Sites

3.2 DEM

Division of Emergency Management, Department of Crime Control and Public Safety

3.3 DIFP

Missouri Department of Insurance, Financial Institutions & Professional Registration

3.4 LEOC

Local Emergency Operations Center. A team of 2-4 OEMS and DIFP personnel will be assigned to local EOC. They should alternate 12-hour shifts, monitor activity and relay requests/information to OPERATIONS. These persons will also be utilized "on scene" as necessary.

3.5 SEOC

State Emergency Operations Center

3.6 SOP

Standard Operating Procedures

4.0 OPERATING PROCEDURES FOR THE DIFP STAFF

4.1 "Activation" requires that staff member(s) make lodging arrangements and report to location specified when notified of "activation".

4.2 Upon arrival at specified location (EOC or field) the staff member(s) report to Command and advise Command of purpose in being at location.

C.) Recovery and Damage Assessment Operations

In the event of a catastrophe, either localized or covering large regions, it becomes necessary to assist in gaining quick and necessary information concerning the magnitude of the disaster. This assists in determining information for Federal Declaration of Disaster, as well as assisting insurance industry personnel in preparing to serve the consumers needs. In this situation, the State Emergency Management Agency may call upon the Department of Insurance, Financial Institutions & Professional Registration, through its Emergency Response Team (SERT) agreements, to establish assessment teams, which are staffed by Department of Insurance, Financial Institutions & Professional Registration Personnel. These teams may be established upon request of the Department of Insurance, Financial Institutions & Professional Registration's Command Post established under this plan, or upon request of the State Emergency Management Agency (SEMA).

D.) Emergency Adjuster Registration Information

The Missouri Department of Insurance, Financial Institutions & Professional Registration has in place an emergency rule governing the registration of adjusters for services in areas designated as disaster or catastrophic zones. The purpose of this rule is to assist the Governor in the performance of his duties under Chapter 44.RSMo, and to prevent unscrupulous persons from taking advantage of the insurance buying public with regard to the current emergency arising from the recent disaster and/or catastrophic events.

Under this rule no person may operate as an adjuster in a currently designated disaster area unless they have registered with the Missouri Department of Insurance, Financial Institutions & Professional Registration and holds a company issued adjuster identification card. This card must be exhibited to any prospective client.

E.) Disaster Recovery Centers (DRC's)

In the event of a catastrophe, either localized or covering large regions, it becomes necessary to assist consumers in gaining quick and necessary information and assistance for their insurance needs. These needs may range from questions of coverage, to information on obtaining construction contacts and quotes. In this situation, the State Emergency Management Agency may call upon the Department of Insurance, Financial Institutions & Professional Registration, through its Emergency Response Team (SERT) agreements, to establish Disaster Assistance Centers, which are staffed by Department of Insurance, Financial Institutions & Professional Registration personnel, as well as insurance industry professionals. These centers (DRC's) may be established upon request of the Department of Insurance, Financial Institutions & Professional Registration's Command Post established under this plan, or upon request of State Emergency Management Agency (SEMA). In either case, the number and location of these centers shall be specified.

The Consumer Services Division shall work to set up and man these DRC's by assigning appropriate Departmental personnel, as well as requesting and providing for assistance from insurance companies. The Consumer Services Division shall maintain a call up list of personnel, both departmental and industry, who may serve at various locations in this capacity.

Whenever possible, these DRC's shall be established in conjunction with existing field offices.

DRC Center Available Personnel

Name	Association	Work Phone
Case, Teresa	Dept. of Insurance	(573) 526-3911
Garber, Diane	Dept. of Insurance	(573) 751-5121
Gregg, Charlotte	Dept. of Insurance	(573) 751-1956
Howser, John	Dept. of Insurance	(573) 751-1713
Randolph, Kathryn	Dept. of Insurance	(573) 751-6515
White, Molly	Dept. of Insurance	(573) 526-4106

Please note that all ‘volunteers’ will be appropriately trained to answer the questions expected to be posed during a catastrophe. They will be given a handbook of answers that are relevant to Missouri to prevent confusion with other state regulations. This handbook is attached as Appendix C in this ‘Plan’.

Company Readiness

The Insurance Company Regulation Division will monitor on an on-going basis all major writers in this state whether foreign or domestic as to their ability to survive and function after any type of disaster whether natural or man-made.

The Insurance Company Regulation Division will:

- Monitor company readiness for any possible disaster by using our current skill sets in financial analysis to identify those companies subject to risk of a disaster situation. We will survey both foreign and domestics that appear to be in trouble.
- Identify those key components of potential priority companies through the use of information systems, their exposure to certain large losses such as the trade center situation and politically sensitive targets such as insurers in a holocaust situation.
- Identify actions to take to assist companies as well as identify the remedies expected. We will identify what to do after a company has developed such disaster related problems and what types of companies are more important during disasters of different types.

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Section III Contacts

A.) Emergency Command Post Contact List

NAME	OFFICE #	E-MAIL
John Huff, Director	(573) 751-1927	John.Huff@difp.mo.gov
Jim McAdams	(573) 751-1927	Jim.McAdams@difp.mo.gov
Carol Harden	(573) 526-0601	Carol.Harden@insurance.mo.gov
Mary Kempker	(573) 526-0672	Mary.Kempker@insurance.mo.gov
Angela Nelson	(573) 522-9869	Angela.Nelson@insurance.mo.gov
Randy Scribner	(573) 526-9114	rscribner@mail.state.mo.us
Matt Barton	(573) 526-4845	Matt.Barton@insurance.mo.gov
Joan Dutil	(573) 751-3365	Joan.Dutil@insurance.mo.gov
Fred Heese	(573) 751-8448	Fred.Heese@insurance.mo.gov
Tim Dwyer	(573) 751-1952	Tim.Dwyer@insurance.mo.gov
Matt Barton	(573) 751-4540	Matt.Barton@insurance.mo.gov
Molly White	(573) 526-4106	Molly.White@insurance.mo.gov
Win Nickens	(816) 889-6207	Win.Nickens@insurance.mo.gov
Jim Mealer	(314) 340-7680	Jim.Mealer@insurance.mo.gov

B.) Consumer Information Hotline Numbers
Top 20 Writers by Premium Value in Missouri

Name/Association	Phone NUMBER
Shelter Mutual	(573) 214-4265 or (573) 214-4366
American Security Insurance	(800) 421-3535
American Family Mutual	(800) 374-1111
State Farm Mutual Automobile	(877) 278-4506
State Farm Fire & Casualty	(877) 278-4506
Safeco Insurance Co. of America	(206) 545-5681
Federal Insurance	(800) 252-4670
National Union Fire of Pittsburgh	No specific phone #
Automobile Club Inter-Ins Exchange	(800) 222-7623, x5365
Liberty Mutual Fire Insurance	(800) 526-1547
American Standard Ins. Of Wisconsin	(800) 374-1111
Mid Century Insurance	(800) 394-0856
Farm Bureau Town & Country	(877) 322-5246
Missouri Employers Mutual	(800) 442-0591
Allstate Insurance	(800) 547-8676
Farmers Alliance Mutual	(888) 344-4343
FEMA	(800) 462-9029
National Flood Insurance Program	(800) 638-6620

*C.) Missouri Department of Insurance, Financial Institutions & Professional Registration
Contacts*

530 Truman Building, Jefferson City, MO 65101 (573) 751-4126

EMERGENCY AND/OR SECURITY (573) 522-2222

ADMINISTRATION

DIRECTOR OF INSURANCE

John Huff(573) 751-1927

DEPUTY DIRECTOR / GENERAL COUNSEL

Jim McAdams(573) 751-1927

LEGAL DEPARTMENT

Kim Landers.....(573) 751-2619

LEGISLATIVE COUNSEL

Melissa Palmer.....(573) 526-3587

MEDIA RELATIONS

Travis Ford.....(573) 526-4845

SUPPORT SERVICES

Shirley Gerling.....(573) 751-1942

DIFP - St. Louis Office

Jim Mealer, Audit Manager
111 N. 7th St., Room 229
St. Louis, MO 63101
PHONE: (314) 340-6830
FAX: (314) 340-7668

DIFP - Kansas City Office

Win Nickens, Audit Manager
615 E. 13th St., Room 510
Kansas City, MO 64106
PHONE: (816) 889-6207
FAX: (816) 889-2345

DIVISION OF FINANCIAL REGULATION

Fred Heese.....(573) 526-4877

HEALTH ORGANIZATIONS/COMPANY ANALYSIS

Molly White(573) 526-4106

SELF-INSURED WORKERS' COMPENSATION ANALYSIS

Joan Dutil(573) 751-3365

INFORMATION SYSTEMS

Tim Dwyer(573) 751-1952

CONSUMER SERVICES

CONSUMER SERVICES

Angela Nelson.....(573) 522-9869

INVESTIGATIONS

Rita Heimericks-Ash.....(573) 751-1922

TECHNICAL SERVICES GROUP

LIFE & HEALTH

Molly White(573) 526-4106

MANAGED CARE & HEALTH BENEFITS

Molly White(573) 526-4106

MARKET EXAMINATIONS

Mike Woolbright.....(573) 526-2933

PROPERTY & CASUALTY

Joan Dutil(573) 751-3365

LICENSING

Matt Barton(573) 751-4540

CLAIMS

Angela Nelson.....(573) 522-9869

D.) Emergency Management Assistance Compact

The Emergency Management Assistance Compact (EMAC) is a mutual aid agreement and partnership between states that exists because, from hurricanes to earthquakes and from wildfires to terrorism, all states share a common enemy: the constant threat of disaster.

EMAC allows states to assist one another during emergencies. Out of state aid through EMAC helps fill the shortfalls that appear when state and local resources are overwhelmed and federal assistance is either unavailable or inadequate. EMAC establishes a firm legal foundation by ensuring that states that offer help will be reimbursed for their expenses. EMAC also provides fast and flexible assistance. A state is not obligated to help if they are unable to and these procedures also dispense with bureaucratic wrangling.

E.) Missouri Insurance Association Contacts

MISSOURI INSURANCE COALITION

220 Madison St - 3rd Floor
Jefferson City, MO 65101
Executive Director: Calvin Call
Director of Government Affairs: Brent Butler
Phone: (573) 893-4241
Fax: (573) 893-4996
E-mail Address: moins@midamerica.net
Internet Address: www.moinsurancecoalition.com

MISSOURI ASSOCIATION OF INSURANCE AGENTS

2701 Industrial Drive
Jefferson City, MO 65109
Executive Vice President: Larry Case
Phone: (573) 893-4301
Fax: (573) 893-3708
E-mail Address: maia@socket.net
Internet Address: www.missouriagent.org

MISSOURI ASSOCIATION OF MUTUAL INSURANCE COMPANIES

PO Box 864
Sikeston, MO 63801
President/General Manager: Ron Borders
Phone: (573) 471-1534
Fax: (573) 471-8618
E-mail Address: mamic@ldd.net
Internet Address:

NATIONAL ASSOCIATION OF MUTUAL INSURANCE COMPANIES

3601 Vincennes Rd
Indianapolis, IN 46268
Key Executive: Larry Forrester
Chief Communications Officer: Charles Chamness
Phone: 317-875-5250
Fax: 317-879-8408
E-mail Address: lforrester@namic.org or cchamness@namic.org
Internet Address: www.namic.org

INSURANCE SERVICES OFFICE

2828 E. Trinity Mills Road, Suite 315

Carrollton, TX 75006

Assistant Regional Manager: Don Beckel

Phone: 214-390-1825 ext. 224

Fax: 214-390-1975

E-mail Address: DBECKEL@ISO.COM

Internet Address: www.iso.com

NATIONAL ASSOCIATION OF INDEPENDENT INSURERS

2600 River Road

Des Plaines, IL 60018

Counsel: Ann Weber

Phone: 847-297-7800 ext. 320

Fax: 847-297-5064

E-mail Address: Aweber@naii.org

Internet Address: www.naii.org

AMERICAN INSURANCE ASSOCIATION

5750 Old Orchard Rd., Suite 340

Skokie, IL 60077

VP-Midwest Region: Paul Blume

Phone: 847-470-1070

Fax: 847-470-1414

E-mail address: pblume@mw.aiadc.org

Internet address: www.aiadc.org

ALLIANCE OF AMERICAN INSURERS

3025 Highland Parkway, Suite 800

Downers Grove, IL 60515

State Manager: Kirk Hansen

Phone: 630-724-2125

Fax: 630-724-2190

E-mail Address: khansen@allianceai.org

Internet-Address: www.allianceai.org

INSURANCE INFORMATION INSTITUTE

110 William Street
New York, NY 10038
Key Executive: Gordon Stewart
Phone: 212-669-9200
Fax: 212-791-1801
E-mail Address: info@iii.org
Internet Address: www.iii.org

MISSOURI INSURANCE GUARANTY ASSOCIATIONS

994 Diamond Ridge, Suite 102
Jefferson City, MO 65109
Contact: Chuck Renn, Executive Director
Phone: (573) 634-8455
Fax: (573) 634-8488
E-mail Address:
Internet Address:

NATIONAL COUNCIL ON COMPENSATION INSURANCE (NCCI)

11439 Gravois Road
St. Louis, MO 63126-0530
Contact: vacant
Phone: (314) 843-4001
Fax: (314) 842-3188
E-mail Address:
Internet Address: www.ncci.com

FAIR PLAN

906 Olive St., Suite 1000
St. Louis, MO 63101
Manager: David Reuter
Phone: (314) 421-0170 ext. 111
Fax: (314) 421-2575
E-mail Address:
Internet Address:

MISSOURI ASSOCIATION OF INSURANCE & FINANCIAL ADVISORS

PO Box 1729

Jefferson City, MO 65102-1729

Key Executive: Lori Smith

Phone: (573) 634-5205

Fax: (573) 634-5954

E-mail Address: lsmith@maifa.com

Internet Address: www.maifa.com

F.) Missouri Industry Contacts

1. STATE FARM

Public Relations Officer: Ron Roberts, Regional Public Affairs Manager

Phone number: (573) 499-2111

E-mail: ron.roberts.aswh@statefarm.com

Address: 4700 South Providence, Columbia, MO 65217-9987

Supervisor of Claims/Adjuster: Brent Moyer, Regional Catastrophe Coordinator

Phone number: (573) 499-2278

E-mail:

Address: 4700 South Providence, Columbia, MO 65217-9987

Corporate Officer in Charge: Michael E. Staloch, Regional Vice President - Operations

Phone number: (573) 499-2032

E-mail: michael.e.staloch.au8x@statefarm.com

Address: 4700 South Providence, Columbia, MO 65217-9987

2. AMERICAN FAMILY

Public Relations Officer:

Phone number:

E-mail:

Address:

Supervisor of Claims/Adjuster:

Phone number:

E-mail:

Address:

3. ZURICH INSURANCE GROUP/FARMERS INSURANCE GROUP

Public Relations Officer: Jim Swope, Executive Director of the State of Missouri

Phone number: (816) 361-6222

E-mail: Jim_Swope@farmersinsurance.com

Address: 9237 Ward Pkwy, Suite 230, Kansas City, MO 64114

Supervisor of Claims/Adjuster: Ken Brown, Catastrophe Claims Zone Manager

Phone number: 888-344-4343 Ext 67174

E-mail: kenneth_brown@farmersinsurance.com

Address: PO Box 2968, Shawnee Mission, KS 66201-1368

Or

Mark Lee, Claims Manager (Missouri)

Phone: (800) 231-2449

E-mail: Mark_Lee@farmersinsurance.com

Address: 721 Emerson Rd., Suite 600, St. Louis, MO 63141-0919

4. SHELTER INSURANCE COMPANIES

Public Relations Officer: Joe Moseley, Vice President, Public Affairs

Phone number: (573) 214-4324

E-mail: jmoseley@shelterinsurance.com

Address: 1817 West Broadway, Columbia, MO 65218

Supervisor of Claims/Adjuster: Rick Means, Vice President, Claims

Phone number: (573) 214-4242

E-mail: rmeans@shelterinsurance.com

Address: 1817 West Broadway, Columbia, MO 65218

5. SAFECO INSURANCE GROUP

Public Relations Officer: Mary Eversole, Public Relations Representative

Phone number: 206-925-0863

E-mail: mareve@safeco.com

Address: Safeco Plaza, Seattle, WA 98185

Supervisor of Claims/Adjuster: Rick Summerlin, Catastrophe Manager & Claims Analyst

Phone number: (314) 957-4428

E-mail: ricsum@safeco.com

Address: 3637 Geyer Road, St. Louis, MO 63127

Corporate Officer in Charge: Clifford Duever, Assistant Vice President

Phone number: (314) 957-4660

E-Mail: clidue@safeco.com

Address: 3637 Geyer Road, St. Louis, MO 63127

The Department can also contact the following person for any additional information:

John G. Graf, Managing Claims Analyst

Phone number: (314) 957-4591

E-mail: jacgra@safeco.com

Address: 3637 Geyer Road, St. Louis, MO 63127

6. ALLSTATE INSURANCE

Public Relations Officer: Joanne Draper, Corporate Relations Manager

Phone number: 303-779-3774

E-mail: abrp8@allstate.com

Address: 5500 S. Quebec St. Suite 350, Englewood, CO 80111

Supervisor of Claims/Adjuster: Tom Gay, Claims Administration

Phone number: 303-779-3902

E-mail: cjvc2@allstate.com

Address: 5500 S. Quebec St Suite 250, Englewood, CO 80111

Corporate Officer: Richard Turano, Regional Counsel

Phone: 303-779-3723

E-mail: rturano@allstate.com

Address: 5500S. Quebec St Suite 250, Englewood, CO 80111

7. CITIGROUP/TRAVELERS

Public Relations Officer: Gregory P. Bova, Service Center Manager

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E-mail: GBOVA@Travelers.com

Address: 7600 College Blvd., Overland Park, KS 66210

Senior Vice President - Claims: Bill Kiesler

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Address:

8. AMERICAN INTERNATIONAL GROUP

Senior Vice President/General Counsel: Michael J. Cassanego

Phone number: 818-704-3751

E-mail: Michael.Cassanego@i21.com

Address:

Supervisor of Claims/Adjuster: Senior VP – Dean E. Stark

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Address:

9. LIBERTY MUTUAL

Regional Vice President: Charles Fellows

Phone number: 317-816-3583

E-mail: charles.fellows@goamericaautoins.com

Address:

Supervisor of Claims/Adjuster: Vice President – Claims: Anthony Kounalis

Phone number: 800-840-2242

E-mail: akounali@coloradocasualty.com

Address:

10. CNA

Public Relations Officer: Heather E. Davis, Vice President - Government Relations

Phone number: 312-822-1740

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Vice President/Chief Claims Officer: Thomas P. Greason

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E-mail: tpgreasel@cnasurety.com

Address:

11. PROGRESSIVE

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Corporate Officer in Charge: Mark Arnell

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E-mail: Mark_Arnell@Progressive.com

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12. CGU INSURANCE GROUP

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E-mail: Rclifton@onebeacon.com

Address:

13. ST. PAUL GROUP

Public Relations Officer: David Monfried, VP, Corporate Communications

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E-mail: david.monfried@stpaul.com

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Supervisor of Claims/Adjuster: Wayne Temme, Unit Claim Manager

Phone number: (314) 909-2683

E-mail: wayne.temme@stpaul.com

Address: 10777 Sunset Office Dr. Ste 200, St. Louis, MO 63127

Main Contact: Michael Marino, Regional Manager

Phone number: 972-339-4436

E-mail: michael.marino@stpaul.com

Address: 335 E. John W. Carpenter Freeway Ste 120, Irving, TX 75062

Corporate Contact: Dean Ramsay, Director, Property Claim

Phone number: 651-310-8834

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14. MO EMPLOYERS MUTUAL INSURANCE COMPANY

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Address:

Vice President-Policyholder Services: Rodney C. Smith

Phone number: 800-422-0590

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Address:

15. HARTFORD FIRE & CASUALTY

Assistant Vice President-Catastrophe Management: Robert J. Wilkey

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Address:

Supervisor of Claims/Adjuster: Mary Frances Roth

Phone number: 860-547-8357

E-mail: MaryFrancis.Roth@thehartford.com

Address:

16. CHUBB & SON

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E-mail: pseay@chubb.com
Address:

Supervisor of Claims/Adjuster: Same as above
Phone number:
E-mail:
Address:

17. ALLIANZ INSURANCE GROUP

Public Relations Officer: Bernadette Berger
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E-mail: bernie_gerger@allianzlife.com
Address:

Supervisor of Claims/Adjuster: Becky Huerta
Phone number: 763-765-6255
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Address:

18. MISSOURI FARM BUREAU

Public Relations Officer: Estil Fretwell
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E-mail:
Address: PO Box 658, Jefferson City, MO 65102

Supervisor of Claims/Adjuster: Mitch Rohrbach
Phone number: (573) 893-1483
E-mail: mrrohbach@mofb.com
Address: PO Box 658, Jefferson City, MO 65102

Company Manager: Mike Voiles
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E-Mail: mvoiles@mofb.com
Address: PO Box 658, Jefferson City, MO 65102

19. NATIONWIDE CORPORATION

Director of Information Systems and Services: Kirk Hooten

Phone number: 515-245-8982

E-mail: khooten@farmlandins.com

Address:

Supervisor of Claims/Adjuster: Denise Milby

Phone number: 480-948-0505

E-mail:

Address:

20. AUTO CLUB GROUP

Public Relations Officer: Mike Right, Vice President of Public Affairs

Phone number: (314) 523-7350 ext 6300

E-mail: mright@aaamissouri.com

Cell Phone: (314) 614-4582

Pager: (314) 490-3502

Address: 12901 North Forty Drive, St. Louis, MO 63141

Supervisor of Claims/Adjuster: Jim Strike, Director of Claims

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Pager: (314) 407-3502

Address: 12901 North Forty Drive, St. Louis, MO 63141

Corporate Officer: Bob Schreiber, Vice President, Insurance

Phone: (314) 523-7350 ext. 5371

E-mail: rschreib@aaamissouri.com

Cell Phone: (314) 614-3186

Address: 12901 North Forty Drive, St. Louis, MO 63141

G: Public Relations Contacts

Daily Newspapers of Missouri		
Blue Springs Examiner	dbrendel @examiner.net	(816) 229-9161
Boonville Daily News, The	news@boonvillemews.com	(660) 882-5335
Branson Daily News, The	bdn@tri-lakes.ent	(417) 334-3161
Carthage Press, The	carpress@ipa.net	(417) 358-2191
Clinton Daily Democrat	dailydem@tacnet.missouri.org	(660) 885-2281
Columbia Daily Tribune	editor@trib.net	(573) 815-1500
Columbia Missourian	hoddinottp@missouri.edu	(573) 882-5714
Constitution – Tribune	ctribune@greenhills.net	(660) 646-2411
Courier-Post, The	willc@thedailyrecord.com	(636) 949-6928
Daily American Republic	darnews@ims-1.com	(573) 785-1414
Daily Dunklin Democrat	sshomshor@semissourian.com	(573) 888-4505
Daily Express & News	kvdaily@marktwain.net	(660) 665-2808
Daily Guide	dailyguide@jobe.net	(573) 336-3711
Daily News, The	news@raycounty.net	(816) 776-5454
Daily News-Bulletin, The	DNB@shighway.com	(660) 258-7237
Daily Star Journal, The	dsj@iland.net	(660) 747-8123
Daily Statesmen, The	news@dailystatesman.com	(573) 624-4545
Examiner, The	dbrendal@examiner.net	(816) 254-8600
Fulton Sun Gazette	fulsun@socket.net	(573) 642-7272
Hannibal Courier – Post	marylou@courierpost.com	(573) 221-2800
Joplin Globe, The	editor@joplinglobe.com	(417) 623-3480
Kansas City Daily Record	mail@kcdailyrecord.com	(816) 931-2002
Kansas City Star, The	zieman@kcstar.com	(816) 234-4125
Lake Sun Leader	lakesun@is.usmo.com	(573) 346-3132
Lebanon Daily Record, The	editor@lebanondailyrecord.com	(417) 532-9131
Macon Chronicle- Herald	maconch@ismacon.net	(660) 385-3121
Marshall Democrat, The	marshalleditor@socket.net	(660) 886-2233
Maryville Daily Forum	newsroom@asde.ent	(660) 562-2424
Mexico Ledger, The	mexicoledger@mail.itwebs.com	(573) 581-1111
Moberly Monitor	news@moberlymonitor.com	(660) 263-4123
Monett Times, The	news@monett-times.com	(417) 235-3135
Neosho Daily News	editor@neoshodailynews.com	(417) 451-1520
Nevada Daily Mail & Herald	jjackson@semissourian.com	(417) 667-3344
News and Tribune	news@newstribune.com	(573) 636-3131
Pulse Legal Publication, The	pulselegal@aol.com	(816) 221-2552
Rolla Daily News	rdn@rollanet.org	(573) 634-2468
Sedalia Democrat	seddemo@iland.net	(660) 826-1000
Southeast Missourian	jsullivan@semissourian.com	(573) 335-6611

Springfield News Leader	letters@springfi.gannett.com	(417) 836-1109
St. Francois County Daily Journal	editorial@mydjconnection.com	(573) 431-2010
St. Joseph News – Press	steveb@npgco.com	(816) 271-8500
St. Louis Countian	willsc@thedailyrecord.com	(314) 727-6111
St. Louis Daily Record	willc@thedailyrecord.com	(314) 421-1880
St. Louis Post Dispatch	national@postnet.com	(314) 340-8000
Standard-Democrat	sdnews@sbmu.net	(573) 471-1137
Trenton Republican Times	trerepub@grm.net	(660) 359-2212
West Plains Daily Quill	quill@townsqur.com	(417) 256-9191
Broadcast		
Associated Press	pstevens@ap.org	
Television Stations		
KCTV	kctv@kctv.com	
KETC	letters@ketc.pbs.org	
KGCS	kgcs@mail.mssc.edu	
KMVC	kmvc@moral.edu	
KMXQ	kmxq@semoum.semo.edu	
KOAM	koamtv@4state.com	
KODE	mail@kode-tv.com	
KOLR	kolr10@kolr.com	
KOZK	mail@koz.kpbs.org	
KOZK	mail@koz.kpbs.org	
KQTV	kq2@kq2.com	
KRCG	info@krcg.com	
KSMO	ksmoradio@ksmoradio.com	
KTAJ	ktaj@tbn.org	
KTVO	ktvo@kctcotv3.com	
KYTV	ky3@ky3.com	
Radio Stations		
KAAN	rodneyh@netins.net	
KAHR	kool967@semo.net	
KALM -	mail@kkcountry.com	
KAOL	KMZU@carolnet.com	
KBDZ	news@suntimesnews.com	

KBNN	- @regionalradio.com	
KBOA	ktmo@il.net	
KBTC/KUNQ	kung@train.missouri.org	
KBZI	kkow@sunnetworks.net	
KCGQ	kcgq@mvp.net	
KCHI	kchi@greenhills.net	
KCLC	kclc@lidenwood.edu	
KCMW	kcmw@kcmw.cmsu.edu	
KCPT	kcpt@kcpt.org	
KCRV	klow@i1.net	
KCSX	kicks-fm@mcmsys.com	
KCTV	kctv@kctv.com	
KCUQ	spiritfm@mail.com	
KCWJ	@kcwj.com	
KDAA	kday@fid.com	
KDBB	radio@bb104fm.com	
KDCR	dpayne@leb.drury.edu	
KDEX	kdex1@dexter.net	
KDKD	randy@kdkd.net	

APPENDICES

- A. Consumer Tips
- B. Samples of Public Releases for Earthquake, Flood, Tornado
- C. Emergency Rule
- D. Emergency Management Assistance Compact
- E. Emergency Mutual Aid Compact
- F. Life and Health Detailed Questions and Answers
- G. Property and Casualty Detailed Questions and Answers
- H. State of Missouri Terrorist Incident Response Plan
- I. State of Missouri Emergency Operation Plan – SEMA

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A: General Disasters – Consumer Tips

WHEN DISASTER STRIKES:

***WHAT TO DO AFTER AN
INSURED HOMEOWNERS LOSS***

Consumer Disaster Tips

Missouri Department of Insurance, Financial Institutions & Professional Registration

301 W. High, Room 530
Truman Building
Jefferson City, MO 65101

Phone (573) 751-4126

Disaster Consumer Tips

Before a storm:

- Review your homeowners policy with your agent. Most standard homeowners policies do not cover flood damage.
- Some residents may qualify for flood insurance through the National Flood Insurance Program, 1-(800) 638-6620
- Tenants should consider purchasing coverage for their personal property through renters insurance.
- Property owners should consider whether to insure their property for the replacement cost or actual cash value. Replacement cost is the amount it would take to rebuild your home or repair damages with materials of similar kind and quality *without* deducting for *depreciation*. Depreciation is the decrease in home or property value since the time it was built or purchased due to age or wear. Actual cash value is the amount it would take to repair damage to your home *after depreciation*. Most standard homeowners policies cover the contents of your home on an actual cash value basis. Many insurers offer an option for you to insure your property at replacement cost. The premium may be slightly higher for this coverage; however, you may want to consider the option.
- Make a list of your belongings and record them on film through still photos or videotape. Include a close-up shot of the day's newspaper. Keep your inventory list along with purchase receipts, pictures and your insurance policy in a safe-deposit box or other safe place away from your home. If you are forced to evacuate, take a copy of your insurance policy with you.
- Take action to protect your property; cover your windows with storm shutters, siding or plywood. Move vehicles into garages, if possible; otherwise park them near your home and away from trees. Move grills, patio furniture and potted plants into the house or garage. Clear your yard of loose objects that can become missiles. Tie down anything you can't bring in.

After the storm:

- Contact your insurance agent as quickly as possible and ask for instructions on what to do until your adjuster arrives.
- Begin preparing an inventory of personal property damaged or destroyed and take pictures of the damaged property.
- Protect your property from further damage. Your reasonable expenses to protect your property are part of the loss and are generally reimbursed by insurance companies. Keep all receipts.
- Do not have *permanent* repairs made until your insurance company has inspected the property and you have reached an agreement on the cost of repairs.
- If necessary, rent temporary shelter. If your home is uninhabitable because of *physical damage*, most homeowners' policies will pay additional living expenses while your property is being repaired. Lack of power or water is not considered physical damage and, therefore, additional living expenses will not be covered. Before renting temporary shelter, check with your insurance company or agent to determine what expenses will be reimbursed.

Common coverage concerns:

- Damage to your home from fallen trees is covered under most homeowners' policies. Most companies will pay to have trees removed from the damaged structure, such as your home, garage or fence, but will not pay to remove the tree from your yard.
- Most homeowners' policies cover damages to appliances that result from a power surge when power is restored to your home. Some electronic components may not be covered.
- Most homeowners' policies cover food that spoils due to power loss *only if* the individual feeder line to your home is down, *not* in instances of widespread power failure.
- Storm-related injuries to others on your property are covered by most homeowners' policies under your medical payments coverages.
- Damage to your parked vehicle from a fallen tree is covered under your comprehensive automobile insurance.
- Most automobile insurance companies will hold drivers at fault for single car accidents that occur as a result of weather conditions. One insurance point is assigned for accidents resulting in property damage in excess of \$1,500. Two insurance points are assigned for accidents resulting in property damage in excess of \$1,500 but less than \$2,500. Three insurance points are assigned for accidents resulting in property damage of \$2,500 or more. *Insurance points are separate and have no bearing on DMV points.*

Missourians are also advised to be on alert for unlicensed public insurance adjusters who may try to do business illegally in our state. If you are approached by a public adjuster, ask to see a registration number and a letter from the Missouri Department of Insurance, Financial Institutions & Professional Registration authorizing them to do business in Missouri. Do not do business with adjusters who request money from you in advance. If you wish to report such illegal actions or want to confirm that a public adjuster is licensed, please call the Department of Insurance, Financial Institutions & Professional Registration at (573) 751-4540.

If you have any questions or problems concerning your insurance coverage, contact the Consumer Services Division of the Missouri Department of Insurance, Financial Institutions & Professional Registration at (573) 751-4540. You can also request free copies of the *Consumers Guide to Homeowners and Renters Insurance* as well as the guide to *Auto Insurance*.

Phone numbers and claim procedures:

These are the phone numbers and claim procedures for the largest homeowners and auto insurers in Missouri. All insurers ask that you call your agent first, if possible.

Name/Association	Phone NUMBER
Shelter Mutual	(573) 214-4265 or (573) 214-4366
American Security Insurance	(800) 421-3535
American Family Mutual	(800) 374-1111
State Farm Mutual Automobile	(877) 278-4506
State Farm Fire & Casualty	(877) 278-4506
Safeco Insurance Co. of America	(206) 545-5681
Federal Insurance	(800) 252-4670
National Union Fire of Pittsburgh	No specific phone #
Automobile Club Inter-Ins Exchange	(800) 222-7623, x5365
Liberty Mutual Fire Insurance	(800) 526-1547
American Standard Ins. Of Wisconsin	(800) 374-1111
Mid Century Insurance	(800) 394-0856
Farm Bureau Town & Country	(877) 322-5246
Missouri Employers Mutual	(800) 442-0591
Allstate Insurance	(800) 547-8676
Farmers Alliance Mutual	(888) 344-4343
FEMA	(800) 462-9029
Speech/hearing impaired	
National Flood Insurance Program	(800) 638-6620
Governor's Consumer Line	

Other important phone numbers:

FEMA..... (800) 462-9029 speech/hearing impaired line (800) 462-7585

National Flood Insurance Program..... (800) 638-6620
(see also Contacts, Section III)

Storm Preparation

The Missouri Department of Insurance, Financial Institutions & Professional Registration encourages Missourians to follow these storm preparation tips to avoid severe losses:

- Homeowners should review their homeowners policies with their agents. Most standard homeowners policies do not cover flood damage and, in some coastal areas, windstorm coverage may be excluded from the standard policy.
- Many residents qualify for flood insurance through the National Flood Insurance Program, call 1-(800) 638-6620 for more information.
- Tenants should consider purchasing coverage for their personal property through renters insurance.
- Property owners should consider whether to insure their property for the replacement cost or actual cash value. Replacement cost is the amount it would take to rebuild your home or repair damages with materials of similar kind and quality *without* deducting for *depreciation*. Depreciation is the decrease in home or property value since the time it was built or purchased due to age or wear. Actual cash value is the amount it would take to repair damage to your home *after depreciation*. Most standard homeowners policies cover the contents of your home on an actual cash value basis. Many insurers offer an option for you to insure your property at replacement cost. The premium may be slightly higher for this coverage; however, you may want to consider the option.
- Make a list of your belongings and record them on film through still photos or videotape. Include a close-up shot of the day's newspaper. Keep your inventory list along with purchase receipts, pictures and your insurance policy in a safe-deposit box or other safe place away from your home. If you are forced to evacuate, take a copy of your insurance policy with you.
- In the event of a storm, take action to protect your property; cover your windows with storm shutters, siding or plywood. Move vehicles into garages, if possible; otherwise park them near your home and away from trees. Move grills, patio furniture and potted plants into the house or garage. Clear your yard of loose objects that can become missiles. Tie down anything you can't bring in.

These tips are also available on the Missouri Department of Insurance, Financial Institutions & Professional Registration's web site, <http://insurance.state.mo.us>.

If you have any questions or problems concerning your insurance coverage, contact the Consumer Services Division of the Missouri Department of Insurance, Financial Institutions & Professional Registration at (800) 726-7390.

General Disaster Questions and Answers

If a tornado, flood, earthquake or other disaster damages or destroys your property, you will likely have many questions and be faced with many decisions. Concerns about temporary shelter, emergency repairs and the costs of restoring or rebuilding your home can be overwhelming; and although you have purchased insurance, it may be difficult to think clearly about filing an insurance claim.

The Department of Insurance, Financial Institutions & Professional Registration has designed this information to answer the questions most commonly asked about settling disaster-related homeowners insurance claims. If, after reading it, you have additional questions or problems that you can't resolve with your insurance company or agent, please contact us at (800) 726-7390, write us at 301 W. High, Room 530, Truman Building, Jefferson City, MO 65101, or submit a request on-line at <http://insurance.state.mo.us>.

In the event of a major disaster, state and federal agencies will establish Disaster Assistance Centers to provide a variety of disaster relief programs to the public. Information about the location of the disaster assistance center and any toll-free assistance numbers will be published in local newspapers and broadcast on local radio and television stations.

How do I report a claim?

Your insurance agent is the first link between you and your company. Call him or her as soon as possible. After a natural disaster, insurance companies may also communicate the proper procedures for filing a claim via local newspapers, radio or television.

If your agent is unavailable or if your insurance company does not have representatives on the scene available to help you, call the company directly and ask for the claims department. The company's phone number is listed in your policy or can be obtained through the Department of Insurance, Financial Institutions & Professional Registration.

It is very important that you fully understand your rights and responsibilities so that you can take charge of your own situation. If your insurance policy has been lost or destroyed in the disaster or if you are confused about the policy benefits or exclusions, your agent or company will be able to tell you exactly what coverages you have purchased.

What should I do if my company has not responded to my claim?

After you report your loss, the insurance company will assign a company representative to check the damage to your property and determine how much will be paid for your loss. If it is necessary to vacate your home, be sure to report the address and phone number where you can be reached.

In any disaster situation, it is important to get critical facilities such as hospitals and police or fire stations operational right away. Insurance companies will most likely give priority service to these facilities and then to homes that were entirely destroyed. Depending upon the scope of damage to your property, it may be some time before the company representative contacts you. In the meantime, you should begin listing all damaged items that you plan to report.

What information must I give to the company representative?

Your homeowners policy requires you to complete a claim report which lists all items destroyed, damaged or missing. If you do not have or cannot locate a complete household inventory, try to picture the contents of every room in your home and then list and describe all the items that were damaged or destroyed. Include furniture, major appliances, electronics equipment, pictures or accessories in each room, as well as hobby items such as fishing or camping equipment, tools and other home maintenance items and seasonal items such as holiday decorations or outdoor furniture.

As accurately as possible, try to remember when or where you bought each item, how much you paid for it and how much it will cost to replace it. It is also helpful to include the brand name and model number if you know it.

What services can I expect from the company representative?

The representative may ask to examine all damaged items to prepare a written damage estimate for the company. You may ask for a copy of this report and should not hesitate to ask questions if you don't understand it or need help in completing the claim form.

Should I wait for the company's permission to begin clean-up?

To protect your property from further damage, you should make all necessary temporary repairs, such as boarding up windows and patching holes in walls or roofs, as soon as possible - even if you have not yet seen the company representative. You can also move your personal property to a protected area and begin cleaning and drying items damaged by water. However, you should not dispose of any items that you believe may be a complete loss until the company representative has examined them.

Take photographs to show the way things looked before you began cleaning and repairing and be sure to keep receipts for all of your clean-up expenses. Most homeowners policies cover the reasonable costs of emergency clean-up and temporary repairs.

Can I hire someone to make emergency repairs?

Probably. Most homeowners policies cover materials and reasonable labor expenses for temporary and emergency repairs in addition to any final repairs made to your property. You should also ask your company representative whether the company would compensate you for work you do yourself. **Be sure to keep all of the receipts.**

How should I go about choosing a contractor to make repairs?

If at all possible, it is best to hire local rather than out-of-town contractors. In any case, you should make sure that you deal only with established firms or individuals that can provide references and are willing to give you a signed contract. If family members or friends cannot recommend a reputable contractor, check with the local disaster center, your local building code department or the Better Business Bureau for guidance.

Obtain written estimates before repairs begin and do not sign any contracts for major repair until the company representative has determined how much damage there is and how much the company will pay.

A contractor told me he could do the job faster if I just sign my check over to him. Is that a good idea?

No. If the repair work is extensive, the contractor may ask for periodic partial payments as the work progresses, but it is highly unlikely that a reputable contractor would request full payment in advance. The contract should specify that payments will be made as the work is completed. If you have a mortgage on your home, the lending institution may also have specific requirements as to how the insurance funds are expended.

What if my contractor says the repairs will cost a lot more than the company representative has allowed?

If there is a discrepancy over the cost of repairs or the contractor has found hidden damage, you should first contact the company representative and try to resolve the difference. If you are still unable to resolve your differences, contact the Department of Insurance, Financial Institutions & Professional Registration for guidance.

Will my homeowners policy cover the costs of meeting local/state building codes and ordinances when I repair or rebuild my home?

First check with your agent to determine whether your policy includes a building code endorsement that will pay these expenses. In most cases, however, homeowners policies do not cover the expense of bringing a house up to code or meeting certain ordinances (including floodplain requirements) if the house did not meet these requirements when it was destroyed.

If your policy does not cover these costs, check with the federal agencies at the local disaster center to see if you are eligible for any financial assistance.

Isn't my company obligated to pay for any antique furniture, valuable paintings and expensive jewelry?

Not necessarily. Most homeowners policies place specific dollar limits on items such as jewelry, paintings and silver and will only pay the actual cash value of antiques (which may or may not be equal to their appraised prices). You must purchase additional coverage to fully insure these items. If you have not done so, they may not be fully covered in your regular homeowners policy.

I may have forgotten to include some items in my claim, should I accept a check marked "final payment?"

Unless the company has paid the entire limits of your contents coverage, you may be entitled to further reimbursement. It is not unusual for an insurance company to re-open a claim for additional payment. However, it is important that you file an accurate claim in a timely fashion.

The damages to my house will cost a lot more than the insurance policy covers. What can I do?

Check with the federal agencies at the local disaster center to see if you are eligible for a grant or low-interest loan.

How will the company pay me?

Your policy divides your claim into two separate parts - one for the house itself and one for the personal property or contents. You may also be entitled to reimbursement for additional living expenses. The check or draft for payment for the contents claim will be made

out to you. However, the check or draft for the house may be payable to you and your mortgage holder if there is a mortgage on your house.

Chances are you received an advance check immediately after the disaster to cover such items as additional living expenses and clothing. It is important that you keep receipts for all items purchased with this money because when the claim is finally settled, these expenses will be deducted. For example, clothing and personal property receipts will be deducted from the contents check; receipts for living expenses will be deducted from the amount allowed for additional living expenses.

Will my homeowners policy pay for flood damage to my home?

Standard home-owners policies do not cover flood damage. However, if you have a flood insurance policy, your company or the National Flood Insurance Program will assign an adjuster to handle your claim.

If your home is not covered for flood damage, you should check with the federal agencies at the local disaster center to see if you are eligible for federal assistance, including grants or low-interest loans.

Will my homeowners policy pay for earthquake damage to my home?

If you purchased an earthquake coverage endorsement, your company will assign a representative to evaluate your damage. If you do not have earthquake coverage, you should check with the federal agencies at the local disaster center to see if you are eligible for financial assistance.

B: HMO Disasters

WHEN DISASTER STRIKES:

Questions and Answers

Missouri Department of Insurance, Financial Institutions & Professional Registration

301 W. High, Room 530
Truman Building
Jefferson City, MO 65101

Phone (573) 751-4126

How concerned should I be about exclusions such as war or terrorism?

Most HMO's have general exclusions in their filings regarding illness/injury resulting from war. Usually these provisions apply whether or not war is declared. None of these provisions exclude coverage in the event of a natural disaster. There are a few HMO's such as GHP and BC/BS of KC that have no such exclusionary statements in their benefit documents.

What about other exclusions such as acts of God, government action, strikes, war riots or hostilities?

Some companies have statements in their provider agreements regarding the inability to perform the obligations of the agreement for reasons beyond their control such as acts of God, government action, strikes, riots and/or hostilities.

I understand that some companies are planning to incorporate even stronger exclusions, is this true?

Some companies have requested statements to be included in their benefit policies that go far beyond the normal exclusions. These exclusions include fire, explosion, strike, flood, lockout, injunction, breakage of machinery or apparatus, or federal, state or local governmental requirements or restrictions. This language is new and unique and has not been approved by Missouri and plans are to challenge the request.

Do HMO's have a contractual obligation to cover basic healthcare in the event of natural/unnatural disasters?

HMO's have a contractual and statutory obligation to continue to cover basic healthcare, at least in the event of a natural disaster. That would expand to include acts of war, etc. IF in doing so they are not risking insolvency or bankruptcy. Failure to cover basic healthcare is grounds for revocation of an HMO's certificate of authority under RSMo 354.470.1(3).

C: Life and Health Disasters

WHEN DISASTER STRIKES:

Questions and Answers

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Since the disaster I have not been able to locate my (father/spouse/child) and I fear they have perished. If they have died must their life insurance company honor the claim?

Yes. One thing to remember, however, is that life insurance policies require valid proof of loss, usually an original death certificate, before the company is obligated to pay benefits. This may be difficult to obtain quickly, given the circumstances of a disaster. (If appropriate: You must be patient until the government's infrastructure is again capable of addressing this issue. Some insurers may offer other means by which claims can be made in such circumstances.)

My father perished in the disaster. I know he had a life insurance policy but I don't know what company he was insured with. What do I do?

Look through any financial records (checking accounts for example) to see if there is a record of any repeated monthly, quarterly, semi-annual or annual payments in equal amounts to a life insurance company. His bank may have duplicate financial records if his were destroyed.

You could also ask his close friends and other family members if they have any idea. His life insurance may have been through his employer. Check with his employer to see what coverage it provided for him.

Also ask his lawyer, banker and accountant if they know of any life insurance. Find out who sold him his car or home insurance. They may have sold him life insurance. In many cases insurers are required by law to provide annual notices or reports to their policyholders. Watch the mail.

Because of this disaster I have no money or credit with which to pay my life insurance premium. I have had the policy for quite awhile. Will it be terminated?

If it is a whole life or universal life insurance policy it may remain in force without paying premiums for some time. Whole life policies are offered with an option that is called an automatic premium loan provision. If that option was elected it provides for an automatic loan against the policy cash value to pay premiums. Universal life insurance policies deduct the cost of insurance out of the accumulation account. So long as there is enough money in the policy's accumulation account to pay the monthly cost of insurance the policy will stay in force. You should contact the company as soon as you can to see how long the policy will stay in force if you don't pay premiums. Term insurance will typically terminate when the premium is not paid within the grace period.

I am disabled as a result of this disaster. Will my disability insurance policy pay its benefits even though my employer may not have paid the last premium?

Since the policy is designed to pay benefits when you are disabled there is no basis for the insurance company to deny benefits just because of this disaster unless benefits for disabilities resulting from this type of disaster are specifically limited or excluded in the policy. Disability income policies are required to cover claims for disabilities originating prior to the date of policy termination, so even if the policy terminated shortly after you became disabled the policy must still pay its benefits for that disability.

D: Property and Casualty Disasters

WHEN DISASTER STRIKES:

Questions and Answers

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E. WHEN TORNADOES STRIKE:

***WHAT TO DO REGARDING
INSURED HOMEOWNERS LOSS***

Consumer Disaster Tips

Missouri Department of Insurance, Financial Institutions & Professional Registration

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Tornadoes

Tornadoes occur in all 50 states, but the Midwest and Southeast are the most vulnerable.

Tornadoes are nature's most violent storms and in seconds, can leave an area devastated. A tornado appears as a rotating, funnel-shaped cloud, striking the ground with whirling winds that could approach 300 miles per hour. A tornado spins like a top and may sound like an airplane or train. Although tornadoes normally travel for up to 10 miles before they subside, 200-mile "tornado tracks" have been reported. Tornadoes can strike at any time of year and often accompany hurricanes. They occur most frequently during April, May and June.

Know the terms used to describe tornado threats:

- A **tornado watch** means tornadoes, severe thunderstorms, or both, are possible. Stay tuned to radio and television reports in your area.
- A **tornado warning** means you should take shelter immediately. A tornado has been sighted.

What to do Before a Tornado Strikes

1. Know the locations of designated shelter areas in public facilities, such as schools, public buildings and shopping centers.
2. Have emergency supplies on hand.
3. Be sure everyone in your household knows in advance where to go and what to do in case of a tornado warning.
4. If you live in a single-family house in a tornado-prone area, reinforce an interior room to use as a shelter ---- the basement, storm cellar or a closet on the lower level of your house.
5. Make an inventory of your household furnishings and other possessions. Supplement the written inventory with photographs. Keep inventories and photos in a safe deposit box or some other safe place away from the premises.

What to do During a Tornado Watch

1. Whenever severe thunderstorms threaten your area, listen to radio and television newscasts for the latest information and instructions.
2. Watch the horizon. If you see revolving funnel-shaped clouds, report them immediately by telephone to your local police department or sheriff's office or *Dial 911*. Remember that tornadoes can develop rapidly.

What to do During a Tornado

When a tornado has been sighted, stay away from windows, doors and outside walls. Protect your head from falling objects or flying debris. Take cover immediately, wherever you are:

- In a house or small building, go to the basement or storm cellar. If there is no basement, go to an interior part of the structure, on the lower level (closets, interior hallways). In either case, get under something sturdy (such as a heavy table) and stay there until the danger has passed.
- In a school, nursing home, hospital, factory or shopping center, go to pre-designated shelter areas. Interior hallways on the lowest floor are usually safest. Stay away from windows and open spaces. Cooperate with the staff and authorities ---- they have had training about how to deal with emergencies.
- In a high-rise building, go to small, interior rooms or hallways on the lowest floor possible.
- In a vehicle, trailer or mobile home, get out immediately and go to a more substantial structure.
- If there is no shelter nearby, lilt flat in the nearest ditch, ravine or culvert with your hands shielding your head.
- Do not attempt to flee from a tornado in a car or other vehicle. They are no match for the swift erratic movement of these storms.

What to do After a Tornado

1. Use great caution when entering a building damaged from high winds.
2. Look out for broken glass and downed power lines.
3. Check for injuries. Do not attempt to move seriously injured persons unless they are in immediate danger of death or further injury. If you must move an unconscious person, first stabilize the neck and back, then call for help immediately.

4. Lightning may follow a tornado, therefore:

- Do not stand underneath a natural lightning rod, such as a tall, isolated tree in an open area.
- Do not stand on a hilltop, in an open field or on the beach.
- Avoid isolated sheds or other small structures in open areas.
- Get away from open water.
- Get away from tractors and other metal farm equipment.
- Get away from motorcycles, scooters, golf carts and bicycles. Put down golf clubs.
- Stay away from wire fences, clotheslines, metal pipes, rails and other metallic paths which could carry lightning to you from some distance away.
- Put down metal tools.
- In a forest, seek shelter in a low area under a thick growth of small trees. In open areas, go to a low place such as a ravine or valley. Be alert for flash floods.

If you are isolated in a level field or prairie and you feel your hair stand on end (which shows that lightning is about to strike), drop to your knees and bend forward putting your hands on your knees. Do not lie flat on the ground.

F.) FLOODS INSURANCE FACTS:

***WHAT TO DO REGARDING
INSURED HOMEOWNERS LOSS***

**A Question and Answer
Guide for Consumer**

Missouri Department of Insurance, Financial Institutions & Professional Registration

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DEAR FELLOW MISSOURIAN:

The purpose of this brochure is two-fold. First, it consists of a summary of flood losses that are generally covered by insurance and may be used as a general guide in answering questions relating to such insurance coverage. As policies issued by different companies vary, you should contact your insurance agent, company or my office if you have specific questions. Secondly, it is designed to provide information regarding precautions or actions that should assist Missouri residents in preparing for, or coping with, a flood.

Detailed problems or inquiries will need to be handled by correspondence. However, I call your attention to our Consumer Hotline, which will enable you to call my Consumer Services Division from anywhere in the state - toll free 1-(800) 726-7390 – if you have any questions about your insurance coverage, I urge you to take advantage of the services of your Insurance Department.

INSURANCE INFORMATION

INSURANCE COVERAGES

Much of the flood damage in Missouri is not covered by insurance unless covered by the National Flood Insurance Program.

Generally, property insurance policies, (homeowners, farmowners, dwelling fire policies, etc.) do not cover loss or damage caused by flood. Listed below are types of policies that may provide recovery for loss or damage caused by Flood:

1. Comprehensive Automobile Insurance: Flood damage to your automobile is covered if you carry comprehensive coverage. If you carry collision without comprehensive coverage, you are not covered for flood damage. Car rental reimbursement coverage is available from most companies as an optional coverage on your auto policy. This coverage will reimburse you for the rental of a car while your car is disabled due to a loss such as flood.

2. Personal Property Floater:

Your scheduled items of house hold contents and personal property may be covered, whether on or off the premises, by a personal property floater written separately or an attachment to a Homeowners or Farmowners Policy. These floater policies are generally written on an "all risk" basis that includes loss or damage by flood.

3. Business policies: Some forms of business insurance provide coverage for loss or damage caused by flood. Such flood coverage is generally optional and additional premium must be paid. This coverage may be available under Motor Truck Cargo Insurance Policies, "all risk" transportation forms, Bailees Customers Policies, "Difference in Conditions" Policies and "all risk" Builders Risk Policies.

4. Mobile Home Insurance:

Insurance on mobile homes may be written with or without flood coverage. If you own a mobile home, check your policy carefully and contact your agent or the company to determine if such flood coverage is available.

5. Watercraft Policies: Some watercraft policies (outboard, inboard, sailboats, etc.) may provide coverage for flood losses. You should check with your agent to verify if you have flood coverage.

6. Crop Insurance: Unless you are covered by an "all risk" Crop Insurance Policy offered by the Federal Crop Insurance Corp., or unless your Crop Insurance Policy specifies "flood" as a named peril, you will not be covered for losses to crops occurring as a result of a flood. The vast majority of Crop Insurance Policies written in [state] cover only damage resulting from hail, wind and fire.

7. Flood Insurance: The federal government makes flood insurance available through the National Flood Insurance Program to all property owners in a participating community. Contact your agent to determine your community's eligibility.

Note: Loss or damage occurring as a result of a flood, such as explosion, fire, theft, looting, etc., may be covered under your existing property insurance policy. You should contact your agent should such loss occur as a result of a flood.

PROGRAM NATIONAL FLOOD INSURANCE

1. Q. What is the National Flood Insurance Program?

A. It is a program that enables property owners to purchase flood insurance at rates made affordable through a Federal subsidy. In return, communities must adopt and administer local flood plain management measures aimed at protecting lives and new construction from future flooding.

2. Q. Is the program designed for individuals or communities?

A. Both. While individuals in a participating community may obtain low cost insurance protection against flood losses, the community assures increased, continuous flood protection for its residents and businesses by administering the required regulatory measures in its flood hazard areas.

3. Q. When is flood insurance required by law?
 - A. It must be purchased as a condition for obtaining Federal or federally related financial assistance for construction or acquisition purposes related to buildings in the identified special flood hazard areas of communities where flood insurance is available.
4. Q. Who should I contact if financial assistance is denied because the community is not eligible for flood insurance?
 - A. The city or county governing body should be informed so they can consider action to establish eligibility for participation in the National Flood Insurance Program.
5. Q. Who may purchase a flood insurance policy?
 - A. Any property owner whose building is located in a community that has been approved for the sale of flood insurance under the program. The owners or tenants of such structures may purchase contents as well as structural coverage.
6. Q. How does one obtain a flood insurance policy?
 - A. After a community qualifies for the sale of flood insurance, policies may be purchased from any property or casualty agent licensed to do business within the State in which the property is located. Be persistent, if one agent cannot, help you, contact another.
7. Q. Is there a minimum premium for flood insurance policies?
 - A. Yes. \$50 per year.
8. Q. Do flood insurance policies contain a deductible clause and if so, how much is it and how is it applied?
 - A. Flood policies have a deductible of \$500 and higher deductibles are available. The deductible is applied separately to each structure and contents coverage.
9. Q. Does insurance under the program provide coverage at full replacement cost?
 - A. Yes, but only for single family dwellings and only for those which are insured for 80 percent of the structure's replacement at the time of loss or to the maximum amount of insurance available under the program, whichever is less. In all other cases, adjustments of losses will be based on the actual cash value of the insurable item at the time of loss. Note: The residence must be the insured's principle residence in order to qualify for replacement cost coverage on building.

10. Q. What types of property are eligible for flood insurance coverage?

A. Buildings and their contents only. Virtually every type of walled and roofed building is eligible (other than a gas or liquid storage tank), that is principally above ground and affixed to a permanent site, as well as a mobile home on a foundation. The contents of a fully enclosed building are also eligible.

KEEP RECORDS OF FLOOD RELATED EXPENSES

Whether or not you have insurance coverage, complete records of losses and flood-related expenses must be kept for use in making application for State or Federal aid that may become available.

Complete records should be kept for the following:

1. All actual losses, including furniture, clothes, paintings, artifacts, food and equipment, regardless of your intent to replace the objects;
2. All flood-related expenses, including the additional cost of living, if any, for you and your family, such as motel and restaurant bills, temporary rental of cars or home rental;
3. Cleanup expenses, including materials, rented equipment and depreciation of equipment purchased;
4. Restoration expenses, including all costs to return your home to its prior condition, including all labor and material purchased.

Completed records of objects lost should be kept. Photos of ruined homes or objects are excellent evidence for later documentation. After completion of your list of losses, have two or three of your neighbors sign the list as witnesses to its accuracy. Make sure they inspect all damaged material, so that they can state they are certain of the accuracy of the list.

Make every attempt to document the value of each individual object lost, including bills of sale, canceled checks, charge account records and prior insurance evaluations. If you have no such records, estimate the approximate value, purchase place and date of purchase. Include this information with your list.

LOSS TO AUTOS (INSURED)

A comprehensive automobile insurance policy covers flood damage to the insured vehicle in excess of the deductible. Flood damage does not always mean your car is a total loss since the car can often be returned to running condition with little major maintenance. For example, a car submerged only below the instrument panel for a brief period is likely to be repairable.

NOTE: If your car is not obstructing traffic, do not arrange to have your car towed before contacting your insurance agent or company for detailed instructions on what to do with your flood damaged car. Determine whether your car should be towed to a garage for repair and restoration and find out who should arrange for the towing.

Your comprehensive insurance will pay the expense of restoring your car to its former condition and of protecting it from further damage. You cannot abandon the vehicle to the insurance company. Only in certain cases of extreme flood damage will the insurance pay the full replacement value, less depreciation, of a car of like kind and quality. Generally, this is the retail value, which is what you would have to pay for a used car of the same year, model and condition.

The value of any loss may be determined by starting with a point midway between the high and low retail selling price of your car.

The adjuster may use the National Automobile Dealers' Association book or the "Red Book" value. Then, adjustments to this value are made based on the condition of the car and extra features such as air conditioning and oversize engines. The mileage, tire tread, car interior and the general condition of the car will influence the value. If you believe your car is insured, attempt to contact your agent or company immediately and request specific instructions on what should be done. If you cannot reach your agent or company, take the following steps to minimize damage:

1. Do not start or operate the automobile;
2. Disconnect the battery;
3. Move the car from the flooded area by towing with the drive wheels off the ground so as to avoid operating the drive axle, motor, transmission, or any mechanical part of the car;
4. Dry out the interior of the car by opening all windows and doors, the interior should be dried out as rapidly as possible to avoid molding of the fabric. Remove all seats to avoid fading. Permit the air to get to the upholstery;
5. Protect the paint by washing off the heavy sediment. If the sediment is not removed, it will stain or discolor the paint as the automobile dries in the sun or heat.

GENERAL SAFETY INFORMATION

SAFETY PRECAUTIONS BEFORE A FLOOD

Do not hesitate to leave your home if there is an immediate danger of flood. If danger is not imminent, plan ahead and try to accomplish the following:

1. In many flooded homes, the water level rises no higher than two or three feet as a result of the flood. It is important to get things above that level.
2. Do not try to pump the basement dry during the flood stage. Water pressure in the surrounding soil can collapse foundation walls. Basements should be allowed to flood to maintain pressure on foundation walls.
3. In the event your electricity is turned off, it is wise to pull the fuses and close the main gas valve before evacuating.
4. Where flooding is a problem, install check valves in sewer traps to prevent flood water from backing up in sewer drains. Often, water may pour into a basement through sewer drains even though flood waters never reach the foundation of a home.
5. When flood danger is forecast, stock your car with a supply of nonperishable food, a first aid kit, flashlight, blankets and dry clothing, particularly extra shoes and socks.

Remember special medications or dietary foods your family might need. Keep your gas tank full and plan your safest route to higher ground. Avoid low-lying areas prone to flooding.

6. Use household bleach to sanitize your bathtub and sink. Then rinse well and fill with clean water. Utilities may fail during a flood and a supply of water can be valuable even if the flood waters do not reach your home.
7. Take action before flooding is imminent. Use a battery-powered radio to check on the changing situation in your area.

SAFETY PRECAUTIONS ON ENTERING HOME

1. Before entering a building that has been flooded, inspect for structural damage. After the flood waters have receded, if you have any doubts about the structural safety of the walls or floors of a flood damaged building, call your city or county offices to determine how an inspection of the structure can be obtained so you will know if it is safe or not.
2. If there's water on the floor, or even if it is damp, do not connect electric appliances. Make sure plugs and sockets are perfectly dry before using them. If your basement is flooded and the electric power is on don't go down to turn it off until the basement is pumped. Make sure the basement is not pumped out too quickly. If it is, the pressure of the ground around the basement could push the walls in. Before draining flooded basements in areas with loose, heavily saturated ground, get expert advice as premature drainage may cause collapse of foundation walls.
3. Drinking water supplies from any source suspected of being affected by flood conditions may be treated by the following method as an emergency measure:
 - A. Bring water to a boil for ten minutes in a clean container. The flat taste of the water can be corrected by shaking the water in a bottle or by adding a small pinch of salt, or by pouring from one container to another. (Where water is obtained from a public supply, you will be advised by responsible authorities if boiling of water is considered necessary).
 - B. In an emergency, limited amounts of water may be obtained by draining a hot water tank or by melting ice cubes.
4. Do not smoke or use any open flame until you are sure it is safe to do so. If you have gas service, be alert for fumes. Notify your local utility if you detect any fumes. Let the building air out for a short time before entering to remove any escaped gas or foul odors.
5. Be alert for holes in the floor, loose boards, hanging or loose plaster, snakes or other hazards.

SALVAGE and LOSS OF FLOOD DAMAGED PROPERTY

When the water recedes a layer of mud will be left that is best removed by shoveling or scraping. The walls and floors should be hosed down to remove the remaining mud. Do not allow the mud to dry - wash it off while still wet. To control odors and effectively clean flooded surfaces such as walls and floors, wash them down with commercial chlorine laundry bleach solution (two ounces of bleach to two gallons of water). If necessary, to first remove all silt, mud and debris so the action of the chlorine bleach solution is effective.

Professional restoration, cleaning and salvage companies can provide additional assistance. Many will offer free advice to stricken homeowners. In addition, even if your insurance does not include flood coverage, the company can provide helpful restoration and salvage advice through its claim adjusters and other experts.

The following information deals more specifically with particular restoration problems.

The data is the best available, but the Department of Insurance, Financial Institutions & Professional Registration cannot guarantee it to be correct for a particular situation. At all times use your best judgment and consult available experts whenever possible.

1. APPLIANCES: Washing machines, dryers, refrigerators, air conditioners and ranges should be washed clean and dried completely as soon as possible, as in most cases; they will not be damaged unless they were operating at the time they became immersed in flood waters.
2. BOOKS: Place on edge, being certain that all pages are separated.
3. CLOTHING: Clothes that have been covered with water should be immediately put on a line and hosed. After mud has been removed, normal laundering and dry cleaning should adequately take care of the clothing. If these materials have been subject to sewage contamination, they may be further disinfected by final rinse in a chlorine bleach solution. Care should be used in treating colored materials with chlorine bleach solutions, as these fabrics may fade.
4. CONCRETE: Wash off and give a bleach bath.
5. DRAPERIES: If they are completely soaked, hose down immediately. Draperies should be taken to professional cleaners. Request that the cleaner guarantee, or at least estimate the final condition of the curtains.

6. ELECTRIC MOTORS: Electric motors such as heater, washing machine, dryer, refrigerator, fans, air conditioner and compressors should be unplugged before any cleanup is attempted. Sealed motor units require little service after submersion, except they should be quickly cleaned, dried and oiled at lubrication points. Unsealed motors should be rinsed with clear water under low pressure, while being turned over slowly by hand. A large fan or reasonable heat source should be used to dry the motors as quickly as possible. Wipe dry electrical connections or metals that are beginning to corrode. After the entire unit has thoroughly dried, lubricate lightly and plug in. Once the motor is running, leave it on for a period of time so that its own heat will provide thorough drying. An electric motor may be baked at temperatures of 100-150 degrees in a regular oven. A hair dryer can be used to dry electric outlets and other electrical devices.

7. FIXTURES: Fixtures may often hold water. Inspect and empty out water. Allow to dry thoroughly before using.

8. FOOD: Open food and vegetables exposed to flood waters should be destroyed. Undamaged canned or preserved foods may be used if the outside of the containers have been washed with a laundry bleach solution. Food requiring refrigeration should not be used if the refrigeration equipment has not been operating for more than six hours. Frozen foods thawed because of power failure must not be refrozen and should not be used if thawed for more than four hours. Food utensils and equipment subject to flood waters should be thoroughly washed and sterilized before using. Sterilize items by boiling or by immersion in a chlorine bleach solution. Food in bottles, boxes or plastic containers should be discarded.

9. FURNITURE: Upholstered furniture, automobile upholstery and other household articles should be thoroughly washed with soap and water and exposed to sun and air until thoroughly dry. Wood furniture that is glued together will usually come apart, as glue is water-soluble. Similarly, you can expect wood veneers to separate and warp as the glue dissolves. Furniture that is screwed or nailed together may be salvaged, if warping does not occur. Wash thoroughly with upholstery shampoo and wipe down. Allow to dry with full ventilation.

10. GRASS, TREES, SHRUBBERY: They often return to normal after submersion for several days. If trees or shrubs have been damaged, they should be supported by wood stakes, etc.

11. HARDWOOD FLOORS: Scrape off mud and hose clean. Usually wood floors will buckle and warp and must be replaced. If buckling is not severe, sanding may be sufficient. Do not dry floors rapidly-allow to air dry. Do not sand raised edges, as good wood flooring will dry out to its original condition in four to five months.

12. MAGAZINES: Usually a total loss. If a magazine is particularly valuable, an attempt may be made to take it apart page by page, spreading pages out to dry in a ventilated area.

13. PAINTINGS: If painting is particularly valuable, take it to a professional restorer. Paintings may be wiped with a mild soap solution and soft cloth. Charcoals, prints or pastels may be dried flat on a Turkish towel or other absorbent material. Oils may be gently hosed.

14. PLASTER WALLS AND CEILINGS: Allow to dry. Heat the rooms if possible. Wash down with chlorine bleach solution. Plaster ceilings may contain water deposits behind the plaster that will cause sagging and eventual dropping. If you suspect there are deposits of water in the ceiling, remove the light fixtures being certain the electricity is not on. Water should then drain through fixture hole. If there is no fixture or drainage is otherwise complete, drill several small holes in the ceiling to allow further drainage.

15. RECORDS: Immediately take records out of album covers. Wipe dry with a very soft cloth. If dirty, use very mild soap or special record cleaner. Store records upright to prevent warping. Do not expose to temperature changes that will cause warpage.

16. REFUSE: All deposited refuse from flood water should be covered with at least two feet of earth by the sanitary landfill method of disposal to eliminate insect and rodent control problems.

17. RUGS: Throw or area rugs should be immediately hosed down and place outside to dry. Wall-to-wall rugs should be scraped clean of mud and rinsed off. If a wall-to-wall rug has been laid on concrete, you may attempt to dry it with a commercial power vacuum used to absorb water from rugs. If the rug has been laid on a wood or other type floor subject to water damage, the rug may be pulled up. If the backing for the rug is waffle-type material, that backing may be washed and dried and will probably be serviceable. If the backing is the fiber type, it is most likely ruined. Rugs pulled up will shrink and not fit the floors where they were previously placed. Little can be done to prevent such shrinkage particularly valuable, call a professional rug cleaner for their advice and cost of servicing. In some case, it may be desirable to leave the rug on its base. Professional advice should be sought.

18. TELEVISION, HIGH FIDELITY EQUIPMENT, ETC.: If the equipment was completely covered by water, hose down to clean and thoroughly wipe off electrical connections that are easily accessible, being careful not to cause breakage. Dry as quickly as possible. Do not attempt to operate the equipment until is completely dry. If it still does not work after being thoroughly dried, consult a repairman.

19. TILES: If tiles are waterproof and have been laid with waterproof glue, they should not be injured by submersion. If water-soluble glue was used, the tile will come up soon after the flood waters subside. If tile is laid on masonite or wood floors, the floor under the tiles may buckle, causing the tiles to come loose. Ceramic tiles should be unaffected but wall behind tiles may buckle or warp, causing tiles to come loose.

LOSS TO AUTOS (UNINSURED)

If you find your car is not insured, the following guide may help to restore the car at minimum cost. The Department of Insurance, Financial Institutions & Professional Registration has relied on the best available data and cannot guarantee it to be correct for a specific situation. The inspection of the automobile will reveal the height the water reached on the car. The submerged areas should be serviced as soon as possible. Listed below are recommended service procedures.

1. BODY CLEANING: Exterior cleaning should be done as quickly as possible to remove heavy sediment accumulations on the paint surface. Sediment remaining for a prolonged period will stain the paint. Drying mats or seats on the top, hood, or rear deck should not be allowed. Staining or bleaching of the paint will result.
2. INTERIOR: The mats, carpets, seat covers, seats and cushions should be removed from the car and given a thorough washing with a low-pressure hose. All body trims such as door trim panels, head lining, rear quarter trim panels and parcel shelf panels should be left in place. Cowl panels consisting of single thickness cardboard may be removed and replaced at once if not badly warped.

A low pressure, high volume water hose should be used to wash the interior of the car. The rain drain opening in the bottom of the doors and quarter panels should be kept open and water flooded past the door glass. This will thoroughly clean the inner door and quarter panels.

Use a high suds detergent and a soft bristled brush and again wash all upholstery seat cushions on both inner and outer surfaces where they can be reached. Allow to dry thoroughly before replacing.

If panels are warped, remove the panels, reverse trim to the other side of the panel and install the panels on the opposite side from where they were originally installed. Plastic upholstery should be washed and if additional cleaning is required use one of many plastic cleaners.

3. MOTOR SUBMERGED: If the motor was submerged, remove all spark plugs, drain the motor oil, transmission fluid and rear differential grease; then turn the motor over by hand to force the water from the cylinders.

Place each piston on top dead center and blow compressed air into the cylinder through the spark plug hole to dry and clean the cylinder.

Place about 1/8 of a pint of oil in each cylinder and again turn the motor over slowly by hand.

4. WATER IN CRANK CASE: Draining and flushing of the oil is usually ample protection. If there is considerable sediment in the oil pan, the pan should be removed and the pan and screen should be cleaned.
5. MOTOR TOP: With each piston on top dead center, blow compressed air into spark plug hole to blow out any sediment or dirt. Flush valve and pushrod assemblies. Blow out intake manifold.
6. CARBURETOR: The carburetor need only be cleaned.
7. TRANSMISSIONS, STANDARD: Is necessary is to drain, flush and refill.
8. TRANSMISSIONS, AUTOMATIC: Drain, remove pan and clean screen if test shows presence of water. Remove torque converter, lower cover and clean if sediment is present.
9. OVERDRIVE: Drain and flush.
10. CLUTCH, STANDARD DRIVE: In heavy sedimentation, the clutch lower pan should be removed and cleaned. Water can be used to wash up into the clutch assembly.
11. BRAKES, MASTER CYLINDER: Master cylinder should be removed, the reservoir emptied, cleaned and replaced. No other cleaning action is necessary on the hydraulic system, since all lines are full of fluid.
12. POWER BRAKES: The vacuum cylinder of a power brake has a filter over the breather hole into the cylinder. This filter should be removed and cleaned and replaced and the water drained from the power brake cylinder. The master reservoir should also be drained and flushed.
13. BRAKE DRUMS: The brake drums should be wired or blown clean and the front wheels re-packed. If very heavy accumulation of sediment, remove and clean rear brake drums.
14. POWER STEERING: The steering fluid reservoir has a small breather hole in the filler cap. The reservoir should be drained and cleaned.
15. STEERING GEAR, HOUSING: Remove the filler plugs, force water out by forcing grease in. Removal is not necessary.
16. REAR AXLE: Remove the gas plug. If water is present, drain and flush the unit with kerosene. No further work is necessary since the vital parts within the unit would be protected by the lubricant that floats to the top. The water will be only in the bottom.

17. RADIATOR: In heavy sedimentation the air passages of the radiator core may become plugged with sediment. The air passages should be blown or washed out. The fluid in the cooling system is sealed and is not affected by flood water or sediment.
18. EXHAUST SYSTEM: Re-move any sediment which has accumulated and blocked the clear portion of the tail pipe. Little or no sediment will get into the forward part of the tail pipe because the air pressure within the system will keep most of the water out. The operation of the motor will blow out any remaining sediment.
19. AIR CONDITIONING: The air conditioning unit is a sealed unit; but can accumulated sediment in the condenser unit air passages. The condenser is located in front of the radiator and has the appearance of a radiator. The evaporator unit on the dash is a radiator-type unit. Removal of the blower unit permits inspection for clogging of the air passages. Wash air passages and clear if blocked by sediment. The blower motor may be washed and blown dry. The magnetic clutch should be tested after the car is started. If it does not release, remove, clean, and replace.
20. GENERATOR: All that is necessary is to remove the generator, flush it with water, dry with air pressure; if possible, lubricate, and replace.
21. SPARK PLUGS: Spark plugs that have been submerged need only to be dried.
22. IGNITION COIL: This unit is completely sealed and waterproofed. Wash and dry the unit.
23. DISTRIBUTOR: Should be removed, disassembled, washed, dried, lubricated, and replaced. If it is removed, the motor will need to be timed. The condenser in the distributor may accumulate sediment and should be replaced.
24. VOLTAGE CONTROLS: Re-move cover and blow dry with air pressure. Also clean the contact points. Damage results only when electric circuits are used or car is started before cleaning and drying.
25. WIRING: The wiring will not be damaged by flood waters. Allow the wiring to dry.
26. BATTERY: Because of the small holes in the cap of a battery and the small amount of water necessary to completely fill the battery with water, there will seldom be any damage to the battery.
27. STARTER: The starter should be removed, disassembled, washed with water, dried with compressed air, and replaced.
28. SOLENOIDS: These are sealed units and require no service except exterior cleaning, unless trouble develops in starting the car.

29. SWITCHES: Replace only if they do not operate.
30. TAIL, BACK-UP DIRECTIONAL, STOP AND DOME LIGHTS: Remove lenses, clean reflectors and replace.
31. RADIO: Remove, dry, and clean with air if possible. You may wish to send it to a radio shop for professional repair.
32. HEATER MOTOR: Remove, wash, dry and replace if they do not operate. Examine heater core air passages for sediment. Blow out with air or wash out.
33. ELECTRIC WIPERS: Motor may need washing with water and dried.
34. VACUUM WIPERS: This unit is vacuum tight. Slight sedimentation could occur in the valve or gearing, but not internally in the vacuum unit.
35. HORNS: It is seldom that any sediment will accumulate within the unit because of the back pressure. If in doubt, the cover should be removed and air applied to the motor.
36. INSTRUMENTS: Remove, dry, clean and replace.
37. GASOLINE TANKS: A small atmospheric equaling hole is in the cap or on the top of all gasoline tanks. If the removal of the bottom plug reveals water, drain and flush the tank.
38. SPEEDOMETER: Remove, disassemble and blow clean with air. Lubricate and replace. Lubricate speedometer cable.
39. DEODORIZING: Deodorizing should generally not be necessary. Any deodorizing work should be delayed until such time as the upholstery is entirely dry. There are companies that specialize in deodorizing work, but in most instances such work can be properly performed through the use of deodorizing bombs. In severe cases the doors and windows should be closed and sulfur candles allowed to burn within the car for twelve or more hours.
40. LUBRICATION: All units from which the lubricant has been drained should be lubricated and the chassis should be lubricated after washing the under part of the car.

Question and Answer:

How do I contact FEMA? 1-(800) 462-9029
(Hearing/speaking impaired 1-(800) 462-7585)

-

How soon will FEMA arrive?

It depends on the order in which FEMA receives the application.

Once you have applied and 4 or 5 days have passed without a representative of FEMA contacting you, call 1-(800) 525-0321 (hearing/speaking impaired 1-(800) 600-8005).

Should I remove flooded carpet or make repairs before an adjuster comes?-

Because of the pollutants in the water, it is advisable to remove carpet as soon as possible. However, take pictures for documentation for the insurance company before removing anything or making the repairs. It is recommended that you wear protective gear and wash hands frequently to remove pollutants.

If you have a flooded basement, **Do Not** pump out the inside faster than the ground water drops or you run the risk of collapse of the basement wall.

Contact Information:

National Flood Insurance questions 1-(800) 462-4661

Federal Emergency Management Agency (FEMA) 1-(800) 462-9029 (hearing/speaking impaired 1-(800) 462-7585)

Missouri Department of Insurance, Financial Institutions & Professional Registration 1-(800) 726-7390 Federal Emergency Management Agency (FEMA) www.fema.gov/nfip

National Electrical Manufacturers Association www.nema.org

G. WHEN EARTHQUAKES STRIKE:

*WHAT TO DO AFTER AN
INSURED HOMEOWNERS LOSS*

Consumer Disaster Tips

Missouri Department of Insurance, Financial Institutions & Professional Registration

301 W. High, Room 530
Truman Building
Jefferson City, MO 65101

Phone (573) 751-4126

Earthquakes

Be prepared for aftershocks

Aftershocks often occur after an earthquake.

Unlike natural disasters, such as floods and windstorms, earthquakes are not predictable. No advance warning can be given.

However, it is possible for households to make some advance preparations to minimize the impact of an earthquake. This information outlines some actions recommended by most authorities and describes generally how earthquake insurance works.

Before An Earthquake Hits...

Have a family emergency plan and be sure that at least one family member has first-aid training.

If you live in a private house, verify that it is properly tied to the foundation. Extensive damage is often done to home that shift and slide on the foundation during an earthquake. A contractor can advise you about this and suggest whether lateral bracing of the house walls is necessary.

Be sure that water heaters and other gas appliances are properly bolted down or supported on the floor or wall.

Maintain fresh batteries in a portable radio and have at least one flashlight in good working order.

When An Earthquake Hits...

If you are inside a building, stay there. Stand in a doorway or get under a heavy table or desk. Stay away from windows or other glass that might shatter. In a large store or other public place, most people will race to get out, which means that the doorways will probably be blocked. Don't be part of the jam, follow the preceding instructions.

*If you are outside, try to get into an open space, away from buildings that might have falling glass, cornices, or chimneys.
Keep clear of power lines.*

If you are in a car, stop as soon as you safely can and stay inside it. If possible, try to get to the floor, under the dashboard.

After the Earthquake Shocks...

When the earthquake shocks (tremors) are over, some active perils may still occur. For example, broken gas lines or appliances may cause fires and ruptured water lines can cause extensive damage.

Authorities recommend:

First check those with you for injuries. Start first aid immediately if necessary. *Listen to your batter-operated radio* for emergency instructions.

Check utility lines and appliances for damage. If you smell gas, open the windows and turn off the main gas valve. Do not turn on electric lights or appliances until the gas has dissipated (they can cause sparks that might ignite the gas). If electric wires are shorting out, turn off the power. Check chimneys for cracks or other damage before using them.

Stay off the telephone, except to report emergencies. It is not necessary to report an earthquake to the police nor advisable to ask them for details about it.

Do not spread rumors or go sightseeing. Stay away from beach areas because of the danger of possible large seismic sea waves.

Tips to facilitate settlements of earthquake claims

After the initial earthquake shocks have died away, residents in the areas whose homes have suffered earthquake damage must begin the task of putting their lives together and property back together. The following guidelines should assist homeowners in this process.

If your property has been damaged as a result of an earthquake, do whatever is necessary to prevent further damage, including boarding up your home to prevent looting. Obtain estimates covering repairs to structural damage. Prepare an inventory of damaged personal items. Include a description of each item and its value. Attach bills, receipts, and other documentation that substantiates your figures. In addition, keep careful records of any additional living expenses you incur if you have to find other accommodations while your house is being repaired.

Once your insurance company has determined that your loss was covered, it probably will assign an adjuster to verify your claim and determine the amount of the loss. Most claims are settled promptly, but some may require investigation, often because of the extent of the loss or because its cause is unclear.

As with all types of insurance, the best advice is to understand your policy and be sure you have the proper coverage before an accident or disaster occurs.

H. WHEN TERRORISM/WAR STRIKE:

***WHAT TO DO AFTER AN
INSURED HOMEOWNERS LOSS***

Consumer Disaster Tips

Missouri Department of Insurance, Financial Institutions & Professional Registration

301 W. High, Room 530
Truman Building
Jefferson City, MO 65101

Phone (573) 751-4126

Terrorist Incident Response Plan

Terrorism is defined as “the unlawful use of force or violence against persons or property to intimidate or coerce a government, the civilian population, or any segment thereof, in furtherance of political or social objectives”.

Missouri’s targets include the numerous federal and state facilities (military installations, courthouses, prisons, office buildings), religious, educational, business and manufacturing centers, as well as airports, railroads, pipelines, power plants and public utilities.

Law enforcement officials have identified a significant number of extremist groups operating in the state. Also, national and international terrorist organizations could target sites in Missouri.

Terrorism comes in many forms. Among these are bombings, arson, infrastructure attack (water, electric, gas, or telecommunications systems), mass shootings, cyberspace failure/disruption, transportation attack (hijacking, bombing, sabotage), and common law courts. These forms of terrorism can be further enhanced through the use of weapons of mass destruction (WMD), which include nuclear, biological, or chemical (NBC) materials.

The Presidential Decision Directive 39 (PDD-39), which was signed after the Oklahoma bombing, establishes policy to reduce the United States’ vulnerability to terrorism, deter and respond to terrorism, and strengthen capabilities to detect, prevent, defeat, and manage the consequences of terrorism. New terms have evolved from this: Crisis Management and Consequence Management.

CRISIS MANAGEMENT

Crisis management includes those measures used to identify, acquire, and plan the use of resources needed to anticipate, prevent, and/or resolve a threat or act of terrorism. State and local governments will assist the federal government in this goal. This is primarily a law enforcement effort headed by the FBI.

CONSEQUENCE MANAGEMENT

Consequence management includes those measures that protect public health and safety, restore essential government services, and provide emergency relief to governments, businesses, and individuals affected by the consequences of terrorism. Consequence management is generally a multifunction response coordinated by emergency management, with assistance from other functional coordinators within the state agencies.

Once a terrorism incident is suspected, law enforcement officials will request assistance from the FBI, who will then ask state and local law enforcement agencies to provide representatives.

See Appendix G – State of Missouri Terrorist Incident Response Plan for more details

**Press Release Examples
Of
Floods/Tornadoes
And Disaster
Tips and Hints**

SAMPLE

Missouri Department of Insurance, Financial Institutions & Professional Registration
PRESS RELEASE

For Immediate Release

Contacts: Public Information Officer

EXAMPLE!!!

Start of Flood/Tornado Season: Update to match current season's predictions

DIFP Director Huff Says Take Precautions Now

JEFFERSON CITY — Tornado Season begins in the fall, and despite calling for a normal season, forecasters caution residents about becoming too complacent about potential storms. Missouri DIFP Director John Huff reminds citizens that it's never too early to prepare for the worst.

The lesson we should learn from past disasters is that taking precautions well before the threat of a major storm is a necessity. Missourians should review their policies and speak with their insurance agents about their coverage.

Director Huff and the Missouri Department of Insurance, Financial Institutions & Professional Registration suggest that Missourians remember the following storm preparation tips so they may minimize their property losses:

- Homeowners should review their insurance policies with their agents. Most standard homeowners policies do not cover flood damage, and some policies in coastal areas may not cover windstorm damage. Don't wait until the storm is approaching to upgrade your coverage.
- Flood insurance can be obtained by qualifying property owners by contacting your local agent or through the National Flood Insurance program. Call (800) 638-6620 for more information.

Residents living in rental property should consider purchasing renter's insurance to cover losses of personal property within the rental unit.

Property owners should consider what amount of coverage they need based on two possible values — replacement value or actual cash value. Replacement value is the amount needed to rebuild the home or to repair damages with materials of similar kind and quality, *without deducting for depreciation*. Depreciation is the decrease in home or property value due to age or wear since the time it was built or purchased. Actual cash value is the amount it would take to repair damage to the home *after depreciation*. Most standard homeowners' policies cover the contents of a home based on actual cash value, but many insurers offer an option to cover your property at replacement cost. The premium may be slightly higher with this option, but you may want to consider the extra coverage.

- Make a list of your belongings and take pictures or videotape them. Include a close-up shot of the day's newspaper to provide the date. Keep your inventory list along with purchase receipts, pictures and your insurance policy in a safe-deposit box or other safe place away from your home. If you are forced to evacuate, take a copy of your policy with you.
- In the event of a storm, take action to protect your property — cover your windows with storm shutters, siding or plywood. Move vehicles into garages when possible, or park them near your home and away from trees. Grills, patio furniture and potted plants should be moved into the house or garage. Loose objects in your yard can become missiles, so tie down anything you can not bring indoors.

Additional tips for hurricane and storm preparation are also available online at the Department of Insurance, Financial Institutions & Professional Registration's Web site
<http://insurance.state.mo.us>.

If you have any questions or problems concerning your insurance coverage, contact the Consumer Services Division of the Department of Insurance, Financial Institutions & Professional Registration toll-free at (800) 726-7390

SAMPLE

For Immediate Release

EXAMPLE!!!

Contacts: Public Information Officer

**Missouri Department
of Insurance, Financial Institutions & Professional Registration**
PRESS RELEASE

Huff Urges Citizens to Prepare Property

JEFFERSON CITY — It is important to document your property and possessions in order to protect yourself. Keep the inventory which includes receipts, pictures, videotapes, etc. in a safe deposit box or another safe place away from home.

Before a storm hits:

- Make a list of your belongings and record them on film through still photos or videotape. Include a close-up shot of the day's newspaper. Keep this list in a safe place away from your home.
- If you are forced to evacuate, take copies of your insurance policy and your inventory list with you.
- Take action to protect your property; cover your windows with storm shutters, siding or plywood.
- Move vehicles into garages, if possible; otherwise park them near your home and away from trees.
- Move grills, patio furniture and potted plants into the house or garage.
- Clear your yard of loose objects that can become missiles. Tie down anything you can't bring in.

After a storm hits:

- Contact your insurance agent as quickly as possible and ask for instructions on what to do until your adjuster arrives.
- Begin preparing an inventory of personal property damaged or destroyed and take pictures of the damaged property.
- Protect your property from further damage. Your reasonable expenses to protect your property are part of the loss and are generally reimbursed by insurance companies. Keep all receipts.
- Do not have permanent repairs made until your insurance company has inspected the property and you have reached an agreement on the cost of repairs.

- If necessary, rent temporary shelter. If your home is uninhabitable, most homeowners policies pay additional living expenses while your property is being repaired. Before renting temporary shelter, check with your insurance company or agent to determine what expenses will be reimbursed.

If you have any questions or problems concerning your insurance coverage, contact the Consumer Services Division of the Missouri Department of Insurance, Financial Institutions & Professional Registration at (800) 726-7390. You can also request free copies of the *Consumers Guide to Homeowners Insurance*.

**Examples of
Flood
Press Releases**

Missouri Department of Insurance, Financial Institutions & Professional Registration
PRESS RELEASE

For Immediate Release
EXAMPLE!!!!

Contacts: Public Information Officer

Suggested Flood Release

Safety Tips for Flood Victims Returning to Their Homes

JEFFERSON CITY — The Federal Emergency Management Agency offers the following tips:

- **DO NOT WALK THROUGH FLOWING WATER -- Drowning** is the number one cause of flood deaths. Most of these drownings occur during flash floods. Six inches of swiftly moving water can knock you off your feet. Use a pole or stick to make sure that the ground is still there while walking through a flooded area, even where the water is not flowing.
- **DO NOT DRIVE THROUGH A FLOODED AREA -- More** people drown in their cars than anywhere else. Don't drive around road barriers; they are there for a reason. The road or bridge may be washed out.
- **STAY AWAY FROM POWER LINES AND ELECTRICAL WIRES -- Electrocutiion** is also a major killer in floods. Electrical current can travel through water. Report downed power lines to your utility company or local emergency manager.
- **CHECK FOR STRUCTUAL DAMAGE BEFORE ENTERING YOUR HOME -- Don't** go in if there is any chance of the building collapsing.
- **TURN OFF YOUR ELECTRICITY WHEN YOU RETURN HOME -- If** you did not turn your electricity off when you left home before or during the flood, do so immediately upon returning home. Some appliances, such as television sets, can shock you even after they have been unplugged. Don't use appliances or motors that have gotten wet until they have been taken apart, cleaned and dried. *Keep power off until an electrician has inspected your system for safety.*
- **WATCH FOR ANIMALS, ESPECIALLY SNAKES -- Small** wild animals that have been flooded out of their homes may seek shelter in yours. Use a pole or stick to poke and turn items over and scare away small creatures.
- **BE CAUTIOUS OF DRINKING WATER FROM YOUR LOCAL SUPPLY -- Many** local water supplies will be contaminated following a flood. Drink bottled water whenever possible until local authorities proclaim water in your area safe to drink. If you must drink water from the tap, boil it for at least five (5) minutes before drinking it or using it for food preparation.
- **LOOK BEFORE YOU STEP -- After** a flood, the ground and floors are covered with debris, including broken glass and nails. Floors and stairs that have been covered with mud can be very slippery.

- **BE ALERT FOR GAS LEAKS** -- Use a flashlight to inspect for damage. Do not smoke or use candles, lanterns or open flames unless you are sure that the gas has been turned off and the area has been aired out. Do not switch lights on as switches inside the home can spark.
- **CARBON MONOXIDE EXHAUST KILLS** -- Use generators or other gasoline-powered machines outdoors only. The same goes for camping stoves. Fumes from charcoal are especially deadly; cook with charcoal outdoors also.
- **CLEAN EVERYTHING THAT GOT WET** -- **Floodwaters** have picked up sewage and chemicals from roads, farms, factories and storage buildings. Spoiled food and flooded cosmetics and medicines are health hazards. *When in doubt, throw it out.*
- **DO NOT SAVE RUINED ITEMS FOR INSPECTORS OR ADJUSTERS** -- **Mud** and mold left behind by floodwaters may be health hazards. Take photographs, videotape or compile a list of itemized losses, but **GET RID** of the ruined items as soon as possible.
- **TAKE STEPS TO REDUCE YOUR RISK IN THE FUTURE** -- **Make** sure to follow local building codes and ordinances when rebuilding and use flood-resistant materials and techniques to protect yourself and your property from future flood damage. **Also, if you do not presently have flood insurance, contact your local agent to purchase coverage. There is a 30-day waiting period before coverage takes effect.**
- **BE PREPARED FOR A ROUGH TIME** -- Recovering from a flood is a big job. It is wearing on both the body and the spirit. The after-effects of a disaster on you and your family may last a long time. Consult a health professional on how to recognize and care for anxiety, stress and fatigue.

Flood victims who have flood insurance are encouraged to contact the insurance agent or company you purchased the policy through as quickly as possible to file a claim.

Specific questions about flood insurance should be directed to the National Flood Insurance Program's hotline at 1-(800) 427-4661.

For Immediate Release
EXAMPLE!!!!

Contacts: Public Information Officer

Missouri Department of Insurance, Financial Institutions & Professional Registration
PRESS RELEASE

Suggested Flood Release
Director Huff Calls on Insurance Companies
Citizens in Need of Assistance

- DIFP Director John Huff has requested that all licensed insurance companies allow customers affected by the floods additional time to make premium payments. This deferral is for any payment coming due the end of September, interest free, for up to 60 days from the original premium due date.
- Director Huff has also reminded health maintenance organizations and other licensed insurers with network benefit plans to maintain expedient access to medical care and services. Missouri law requires companies to cover services provided by out-of-network providers, at in-network benefit levels, when providers are not reasonably available.
- The Consumer Services Division of the Missouri Department of Insurance, Financial Institutions & Professional Registration has placed information in the local DRC's instructing consumers how to get in touch with the Department with their questions and/or complaints. Specialists can be reached by dialing toll free (800) 726-7390, or writing to:

Missouri Department of Insurance, Financial Institutions & Professional Registration
Consumer Services Division
301 W. High, 530 Truman Building
Jefferson City, MO 65101

Consumers with questions or complaints about flood insurance purchased through the National Flood Insurance Program (NFIP) should call the NFIP at 1-(800) 462-9029.

**Earthquake
Press Release
Examples**

Missouri Department of Insurance, Financial Institutions & Professional Registration
PRESS RELEASE

Suggested Earthquake Release

For Immediate Release

EXAMPLE!!

Contacts: Public Information Officer

TIPS ON EARTHQUAKE PREPAREDNESS FOR HOMEOWNERS

Who should know about earthquake preparedness? All homeowners throughout the state should, according to Missouri DIFP Director Doug Huff.

With a variety of predictions of a major quake along the New Madrid Fault line, residents throughout the state are interested in protecting themselves, their families and their homes-if and when-such a quake should occur.

In the event of a major quake, the Department's Hotline will become the communications center for news media throughout the state with two special phone lines in operation. The Hotline will also become the emergency center for consumers seeking earthquake insurance information.

Two emergency numbers should be kept in mind. For news media the number is (800) 726-7390. Consumers who need information concerning earthquake insurance coverage, or any insurance questions should call: (800) 726-7390.

Whether the prediction of a major earthquake occurs or not, and most experts agree it is impossible to predict the exact date of such an occurrence, the Department of Insurance, Financial Institutions & Professional Registration believes now is the time to inform the public as fully as possible.

Director Huff recommends that all residents:

- Have a family emergency plan and be sure at least one family member has first-aid training.
- Bolt down water heaters and strap them securely to a wall.
- Is your frame home bolted to the foundation? It should be. Some walls may need additional bracing. Check with your local building department, contractor or architect.

- Chimneys and roofs should be well-supported and in good condition. Attach plywood to joists above a ceiling near a brick chimney to stop bricks from tumbling down as they shake loose.
- Tall furniture (entertainment centers for example) should be bolted or attached to the wall. Mirrors, picture frames, hanging plants and lamps should be as securely attached as possible. Position beds away from glass or hanging objects.
- Use latches (child proof ones are good) to prevent cabinet doors from swinging open.
- Have flexible connectors for gas supply to gas-fueled appliances.
- Have responsible family members learn how to turn off gas, water and electricity. There is an automatic earthquake actuated gas shutoff valve on the market.
- Remove trees that are leaning toward your home or are weakened by rot. Remove limbs that are dead or diseased.
- Maintain fresh batteries in a radio and flashlight. Your radio will be able to alert you to emergency instructions.

After a quake hits do the following:

- Bring all to a safe place and look for anyone missing in places where they could be trapped. Attend to injuries. A simple first aid kit kept in the home is a wise idea for any emergency situation
- If your home is heavily damaged collect food, water, medicines, clothing and sleeping necessities and remove people to a safe place outdoors.
- Check all utilities: gas, electricity, water. Turn off main gas valve and open windows if there is a gas leak. And, don't turn on lights. Turn off all appliances that were in operation when the quake hit.
- If possible clean up dangerous spills such as flammable liquids or medicines.
- Check to see if sewage lines are intact and working before permitting continued flushing of toilets.
- Stay off the telephone except to report emergencies or contact your insurance agent.
- Make a list of damaged or destroyed property and contact your insurance agent as soon as possible.

- Avoid hasty repairs. Check the credentials of contractors with your agent or the better business organization in your area.
- Be prepared for aftershocks which are common after earthquakes.

When an earthquake is in progress Towers said that if people are indoors-stay there. Individuals should seek cover under a heavy desk or table in an interior doorway. Stay away from windows and do not go to a basement as is suggested in tornado warnings.

If outdoors, don't seek shelter in a building, look for open spaces. Also, avoid being close to buildings, chimneys, overhead wires, poles and other objects that might fall. If you are in a car, pull over and turn on your radio and try if possible to get under a dashboard. Avoid bridges and overpasses.

For additional tips on earthquake preparedness contact your Department of Insurance, Financial Institutions & Professional Registration at (800) 726-7390.

Missouri Department of Insurance, Financial Institutions & Professional Registration
PRESS RELEASE

Suggested After Earthquake Release

EARTHQUAKE INSURANCE: DESIGNED FOR THE BIG LOSSES

Earthquake insurance is catastrophic coverage. It is not intended to pay for small, relatively inexpensive losses.

The purchase of earthquake insurance should be made to protect homeowners against great financial disaster as the result of a major earthquake.

According to the Missouri Department of Insurance, Financial Institutions & Professional Registration, in order to have coverage, an earthquake rider or endorsement must be added to a general homeowners policy. Earthquake insurance cannot be purchased as a separate policy. The earthquake coverage endorsement can also be added to a fire or property insurance policy. Consumers should check with their agent or company for specific details on earthquake coverage, but offered this additional information:

- **Earthquake Endorsements** -These add coverage for earthquake to an existing homeowners, property or fire policy. The cost may vary from company to company.

The closer your home is to an earthquake fault line the higher the cost of insurance coverage. Other criteria used include whether the house is made of brick or wood, and the amount of coverage you choose to purchase.

- **Deductibles** - Earthquake coverage is usually written with a deductible of 5 to 15 percent on the amount of coverage purchased, unlike a typical homeowners policy which has a fixed dollar amount as the deductible. This percentage deduction keeps the coverage within reach of the average property owner.

The deductible applies separately to the building and household belongings such as furniture, appliances, clothes, etc. As an example, if an earthquake damaged a home insured for \$50,000 on the structure and \$25,000 on household belongings with a 5 percent deductible, the homeowner would bear \$2,500 of the damage to the building. The homeowner would also bear \$1,250 of the damage to furniture, clothes and other contents. Earthquake insurance would pay the remainder up to the amount of coverage (\$50,000 on the home. and \$25,000 on the contents).

- **Apartment Renters** - Earthquake insurance may be added to the renter's existing fire or apartment renters insurance package. This coverage applies to damage to household belongings only because the renter does not own the building. Cost varies from zone to zone also depending on construction of the apartment building. The deductible applies as it does to earthquake insurance in the homeowners package.
- **Mobile Homes** -Earthquake insurance is automatically included in some mobile homeowners insurance package policies and may be added as an optional endorsement in others. The deductible may be a fixed dollar amount or a percentage.

The Department of Insurance, Financial Institutions & Professional Registration also advises homeowners and apartment, condo and mobile home dwellers to document the contents either with written list or video tape. Place this information in a metal box, in a bank safety box or with a neighbor or relative. This record will help to speed up any claims after a disaster such as an earthquake.

The Department of Insurance, Financial Institutions & Professional Registration's Hotline will become the earthquake insurance consumer Hotline if a catastrophic earthquake occurs. The number for the Hotline for earthquake insurance information or for general insurance information is (800) 726-7390.

Missouri Department of Insurance, Financial Institutions & Professional Registration
PRESS RELEASE

**AFTER THE EARTHQUAKE:
PREVENTING FURTHER DAMAGE AND FILING CLAIM**

For Immediate Release

Contacts: Public Information Officer

EXAMPLE!!!

If a major earthquake were to strike, residents in the areas whose homes have suffered earthquake damage will need to begin the task of putting their lives and property back together - as soon as possible.

Homeowners with earthquake coverage as a rider to their homeowners policy, who have documented their home and its household belongings with either a written document or a video tape will have an advantage. Keeping records, along with receipts, in a safe place such as a metal box, a safety deposit box or with a relative or friend will certainly help those homeowners when filing a claim.

The Missouri Department of Insurance, Financial Institutions & Professional Registration offers the following guidelines to assist homeowners in the claims process:

- If your property has been damaged as a result of the earthquake, do whatever is necessary to prevent further damage, including boarding up your home to prevent looting.
- Review your homeowners insurance policy to determine if you have added the earthquake endorsement or rider for coverage for earthquake damage.
- Contact your agent, broker or insurance company representative if you have any questions regarding coverage. In addition, he or she can tell you what your deductibles are, what procedures to follow and what forms or documents you will need to support your claim.
- Obtain estimates covering repairs to structural damage.
- Prepare an inventory of damaged personal items. Include a description of each item and its value. Attach bills, receipts and other documentation that substantiate your figures. Be sure to keep careful records, including receipts of any additional living expenses you incur if you have to find other accommodations while your house is being repaired.

Once your insurance company has determined your loss is covered, an adjuster will be assigned to verify your claim and determine the amount of the loss. Most claims are settled promptly, but some require prolonged investigation, often because of the extent of the loss or because its cause is unclear.

As with all types of insurance, the best advice is to understand your policy and be sure you have the proper coverage before an accident or disaster occurs. The State Insurance Department suggests that you consult your insurance company or your agent about earthquake coverage or about any portion of your homeowners policy that you have questions about.

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