

Jeremiah W. (Jay) Nixon
Governor



DIFP

Department of Insurance,
Financial Institutions &
Professional Registration

John M. Huff
Director

How we can help with your claim

Because the Department of Insurance, Financial Institutions and Professional Registration licenses agents and insurers, we can help you resolve many disputes about contract language and state legal requirements on insurance coverage. The DIFP on average returns more than \$8 million each year to consumers who filed complaints. For policies such as homeowners, four of every 10 consumers who filed complaints get additional financial relief. DIFP also provides free one-on-one counseling.

What to do if your property is damaged

- Contact your insurance agent or insurance company's toll-free claims number as soon as possible. Some insurance companies set up mobile claims units with staff in areas hit hard by storms.
- Make **temporary** repairs to prevent further damage, such as covering a hole in the roof to keep out rain. Same goes for a broken car window. Otherwise, further damage will likely not be covered by insurance. Keep receipts for materials so you can be reimbursed.
- Don't make **permanent** repairs until your insurance company has inspected the damage. If you do, your claim might be denied.
- Don't let contractors inspect your home if you're not watching. Some unscrupulous companies will cause damage to drive up the repair cost, and your insurance company probably will not cover the additional cost.
- Your insurance company should send an adjuster to your property. Check the adjuster's identification. Remember: Insurance companies pay the adjusters and you should not be asked for any payment.
- If you believe your insurance company has not handled your claim properly, file a complaint. We will determine whether your insurance has followed Missouri law in processing your claim.

Insurance
Consumer
Hotline
800-726-7390
insurance.mo.gov



- Once your claim is processed, get estimates from contractors or auto repair shops known to you or recommended by someone you trust. Be suspicious of solicitors who offer to do repairs for you.
- Don't pay the whole repair bill in advance. Pay in full only when work is completed according to your agreement.
- If you are a student away from home and have suffered loss to personal property, there may be an extension of coverage under your parent's homeowners policy.
- If you are using a generator to supply power to your home or business, any claims arising from its use may not be covered by your insurance policy – such as a power surge to electronics.
- A “public adjuster” – a person licensed by the state – may offer to represent you in claim negotiations with your insurer. Public adjusters **will seek a percentage of your settlement** as payment for their services. You are **not** required to hire a public adjuster to file a claim. Before hiring a public adjuster, you may want to explore other options such as:
 - The free counseling or complaint process through DIFP's Consumer Services Division.
 - Invoking the appraisal provision contained in most policies.