

Preparing for severe weather

1 Check your coverage

- If you have not purchased some form of homeowner's insurance, you should arrange to do so as soon as possible. A homeowner's or renter's policy is your protection against a devastating loss. Visit our Web site to view company rates, or call us at 1-800-726-7390 for a free copy of a "Homeowner Insurance Rate Guide" or the "Renter Insurance Rate Guide" for your area. The department encourages you to talk with the insurance agent or agents of your choice about the options you have in selecting a policy.
- Remember: flood and earthquake damages are not covered by basic homeowner's and other residential policies. Earthquake coverage is available as a special add-on to your homeowner's insurance. You will need to buy a federal flood insurance policy through your agent to cover almost any flood damages.
- Review your insurance policy each year to make sure coverage is adequate.

2 Create a plan of action

- Prepare a detailed inventory of your household furnishings with photographs of each room in your home. Make a list of other valuables and equipment that don't appear in the photos. Put these materials in a safe place, such as a safe deposit box.
- Have a plan of action. Select a shelter/location. Make a list of important telephone numbers and know how to contact family members. Remember to include your insurance agent and insurance company.
- Assemble Emergency Supplies:

Non-electric can opener
Bottled water-(3 gallons per family member)
Flashlight
Portable radio
Extra batteries
Fire extinguisher
Essential medication

First aid kit/First aid book
Blankets
Plywood to cover windows
Canned foods
Matches or a lighter
Candles

3 Learn how to recover

- Check to see if anyone is injured. Call 911 if necessary and render assistance until help arrives.
- Be aware of all potential hazards such as broken glass, downed power lines, etc. Make sure water is safe to drink and food is not spoiled.
- If your dwelling is un-inhabitable, your insurance agent or insurance company will tell you if your policy covers any living expenses until repairs are made. For example, some policies provide for food and lodging.
- Contact your agent and/or insurance company. Keep a record of the time, date, topic and name of the person you talk to every time you call.
- Protect property from further loss or damage. Make temporary repairs and keep receipts for all materials and labor.
- Survey the damage and take pictures if possible.
- Make a list of all personal property destroyed or damaged. Note the approximate date, price and place of purchase and attach any sales receipt you may have. The adjuster will ask you for this information.
- Your insurance company will send its adjuster to your property. Make sure the adjuster has identification and please remember that insurance companies pay the adjustors and you should not be asked for any payment.
- A "public adjuster" - a person licensed by the state - may offer to represent you in claim negotiations with your insurer. Public adjusters will seek part of your settlement as payment for their services. You are not required to hire a public adjuster to file a claim. Generally speaking, consider hiring a public adjuster only when you anticipate the settlement increase will exceed the public adjuster's cost.

When DIFP can help...

Call the Missouri Department of Insurance, Financial Institutions and Professional Registration for assistance - but only after you have first contacted your agent and/or insurance company. DIFP cannot file your claim on your behalf or serve as a public adjuster or attorney.

However, after you have filed a claim, DIFP can provide assistance if a dispute occurs between you and your insurer, for example, when:

- The agent or company does not respond to your calls (either before or after you file a claim).
- The company does not help arrange for temporary lodging and other assistance specified in the insurance policy.
- The company maintains that the policy does not cover the damage.

DIFP cannot serve as judge and jury on disputes about facts related to damage. But because DIFP licenses producers (agents) and insurers, it can mediate many disputes about contract language and state legal requirements on coverage.

Consumer Insurance Hotline
1-800-726-7390

Consumer Insurance Web site
www.insurance.mo.gov

Missouri Department of Insurance,
Financial Institutions &
Professional Registration
P.O. Box 690
Jefferson City, MO 65102-0690

Surviving Severe Weather



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Department of Insurance
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