



# Kansas Insurance Department

Ken Selzer, CPA, Commissioner of Insurance

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**FOR IMMEDIATE RELEASE**

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## *Consumer alert:*

### Storm precautions, preparations encouraged

TOPEKA, KS— Ken Selzer, CPA, Kansas Commissioner of Insurance, is providing the following checklist of storm season insurance precautions and preparations in light of recent and anticipated severe storm activity in Kansas:

- **Check your homeowner and vehicle policies** to make sure you have proper coverage for hail and windstorm damage. Review your homeowner's policy with your insurance agent to check for current coverage and adequate protection.
- **Take inventory of your personal property**, including model and serial numbers when available. The Kansas Insurance Department has a good Personal Home Inventory booklet that can be downloaded at [www.ksinsurance.org](http://www.ksinsurance.org).
- **If possible, take photos or make a videotape of personal items** to give to insurance adjusters in the event of loss. Store this information, along with receipts, in a safe deposit box or somewhere other than in your house.
- **See that trees or branches are not in danger of falling** on your house. Closely inspect your trees, and remove weak branches that could fall in high winds.
- **Check your roof** for leaks or damage to gutters.
- **Be sure to use a generator wisely if your power goes off.** Make sure it is connected properly, and ventilation is adequate.
- **Have plenty** of fresh batteries for radios and flashlights, as well as a supply of bottled water, blankets, dried foods and canned goods, in case of a power outage. Also, *regarding food spoiling in your refrigerator or freezer, a homeowners or renters policy often allows for compensation for food losses, but only up to a certain (usually fairly low) dollar amount.*
- **Be aware of the latest forecasts** from television or radio news and smartphone applications. Severe weather warnings are activated to protect you and your property.
- **If you have time to act** in a severe storm warning, move vehicles into a safe structure.

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“For many Kansans, being prepared for the storm season is pretty typical, but it never hurts to go over a checklist,” said Commissioner Selzer. “If you have additional questions, contact our Consumer Assistance Hotline (for Kansas residents) at 800-432-2484. You can also go online to our website, [www.ksinsurance.org](http://www.ksinsurance.org), to use our live chat line feature from 9 a.m. to 4 p.m. Monday-Friday.”

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