Dear Arkansas Consumer:

Living in Arkansas brings with it the threat of earthquake, tornado, damaging wind, ice storm, lightning strikes, pelting hail, or roaring flood waters, causing hundreds of millions of dollars of damage to property across the state.

This brochure is designed to help you understand the storm coverage you need before the storm, and what to do to protect your interests after the storm if you must file a claim.

If you have any questions or need additional information, our Consumer Services Division is available Monday through Friday from 8:00 a.m. to 4:30 p.m. to assist you.

1-800-852-5494

www.insurance.arkansas.gov

For more information, please contact:

Arkansas
Insurance Department

Asa Hutchinson
Governor

Allen Kerr
Commissioner

Consumer Services Division
1200 W. Third Street, Little Rock, AR 72201
Phone: (501) 371-2640, (800) 852-5494
Fax: (501) 371-2749 fax
Web site: www.insurance.arkansas.gov/csd.htm
E-mail: Insurance.consumers@arkansas.gov

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Helpful Tips for Before and After the Storm

Before the Storm

Do you have the right insurance?

Check your coverage! Not all policies cover the following expenses:

- water damage
- debris or tree removal
- sewer backup due to flooding
- additional living expenses if disaster forces you from your home

Check limits, including coverage for contents. You can obtain a free copy of the *Consumers Guide to Home Insurance* from the Arkansas Insurance Department.

Federal Flood Insurance

Homeowners and Renters insurance does not cover flooding. Consider buying federal flood insurance if damage from rising water is possible.

Auto Policy

Check your auto policy. Comprehensive coverage (other than collision) pays if a storm or flood damages your car.

Inventory Your Personal Property

Photograph and videotape each room and the exterior of your home. List model and serial numbers and attach sales receipts.

Safeguard your records. Keep copies of both, including receipts, somewhere other than your home.

Emergency Kit

Put together a family emergency kit. Put articles in a plastic garbage can, as that is portable and can be used later for water storage if needed. Emergency kit should include: a list of important numbers including your insurance agent and company's phone numbers; flashlight; water bottles - enough for 3 gallons per family member; non-electric can opener; portable radio; fire extinguisher; first aid kit; blankets; matches and/or lighters; ponchos/rain gear; disposable camera; extra batteries for all equipment; essential medication, pets included; canned foods (meats, veggies, fruit); and pet food (canned and/or sealed bag).

After the Storm

There are some precautions you can take to possibly protect your property and personal belongings from significant damage. If you do suffer loss or damage due to a storm, here are some recommendations on how to proceed:

- Contact your insurance company immediately to report losses.
- Take notes summarizing your conversation and write down the name of the person with whom you spoke.
- Take photographs showing damaged property.
- Get instructions from your adjuster BEFORE calling anyone to repair or replace damaged property. Your insurer's visual inspection of your loss may be required before claims are paid.

If you do sustain damage to your home or automobile following a major storm when many people are affected, it may take a little longer than usual for the insurance company to settle your claim. If your settlement doesn't occur in a reasonable length of time, call your agent. And, if you still have problems coming to an agreement with your company, please contact our **Consumer Services Division** toll free at **1-800-852-5494**.

Settling Your Claim

- If a disaster occurs, adjusters will first handle those cases where there has been personal displacement from the property. Then they will work to handle all other claims as quickly as possible.
- If you do not hear from your adjuster in a reasonable length of time, contact your agent or company again.
- Be careful of "public adjusters" who offer to appraise your damage for a percentage of the claim value. Public adjusters are illegal in the State of Arkansas.
- Do not accept an unfair settlement. If you cannot reach an agreement, call the insurance company. If you are still not satisfied, contact our **Consumer Services Division** toll free at **1-800-852-5494**.
- Beware of questionable or unfamiliar contractors. Get more than one bid and hire a local, reputable contractor to do the repair. Check with your local Better Business Bureau.