



Commonwealth of Kentucky Public Protection Cabinet

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Consumer Alert: Review Your Coverage before the Storm Season *Kentucky DOI Offers Advice for Severe Weather Awareness Week*

FRANKFORT, Ky. (March 2, 2018) – It is Severe Weather Awareness Week and the Kentucky Department of Insurance (DOI) encourages residents to review and understand their insurance coverage before severe weather strikes.

“It’s best if people are prepared ahead of the spring storm season,” said DOI Commissioner Nancy Atkins. “Now is the time to review your policies, understand the coverage you have, and meet with your agent to make changes if there is a gap in coverage.”

A typical homeowner’s policy does not cover flooding. Due to federal regulation, some lenders may require homeowners to obtain flood insurance if a mortgaged property is in a high-risk area. Insureds can check under plan exclusions for a homeowner’s policy to determine what is covered by their policy and what is excluded.

Flood insurance can be purchased through the National Flood Insurance Program (NFIP) in participating communities, or through a private agent or insurer. Flood insurance does not go into effect immediately; most policies have a 30-day waiting period.

DOI suggests that one way to be prepared for storms is to maintain a list, or inventory, of items to keep track of your insured possessions. An inventory can also help consumers determine the amount of coverage that would be appropriate for their needs. The National Association of Insurance Commissioners (NAIC) offers both printable inventory forms and a [free home inventory app](#) to help consumers accomplish this.

Residents should use good judgement and listen to local emergency responders before attempting to return to their property after a disaster strikes. After a disaster site is safe, insureds may be asked to take certain steps to facilitate making an insurance claim, which could include taking photographs and minimizing damage where possible.

It is important to contact your insurer as soon as possible, regardless of the scale of the damage. Consumers who have difficulty reaching a representative or have questions about the claims process may contact DOI’s Division of Consumer Protection.

“The Division of Consumer Protection understands that the time after a disaster can be just as troubling and worrisome as the disaster itself,” said Josh Rayborn, director of the consumer protection division. “We have a staff of caring and knowledgeable individuals, who can help people navigate through difficult insurance questions and concerns.”

For additional information about DOI and disaster preparedness, visit <http://insurance.ky.gov>.

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The Kentucky Department of Insurance regulates the Commonwealth's insurance market, licenses agents and other insurance professionals, monitors the financial condition of companies, educates consumers to make wise choices, and ensures Kentuckians are treated fairly in the marketplace.