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Indiana Department of Insurance

March 6, 2012

FOR IMMEDIATE RELEASE

DEPARTMENT OF INSURANCE OFFERS GUIDANCE FOR CONSUMERS AFFECTED BY 2012 TORNADOES

Due to the recent storms in the southern part of the State, the Indiana Department of Insurance (IDOI) has released a consumer alert to help answer questions that Hoosiers may have regarding their business, homeowner and auto insurance.

CONSUMER ALERTS

- HOMEOWNER POLICY: Most homeowner policies provide coverage to your dwelling, personal property and will also provide additional living expenses.
- AUTO POLICY: Damage to your vehicle will fall under your auto policy providing that you carry comprehensive coverage.
- BUSINESS POLICY: Most Commercial policies will cover the structure, business income and business personal property and stock.

ADDITIONAL TIPS

- If possible, separate the damaged property from the undamaged property to protect your property from further loss.
- Don't make permanent repairs until your insurance company has inspected the damage.
- Make a list of damaged or lost items and include their age where possible.
- Within 60 days of loss, you will need to file a proof of loss, which is your signed and sworn statement of the amount you are claiming under your policy. The adjuster assigned to your loss or your agent can assist you with this.
- 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 strangers who offer to do repairs for you.
- Don't let contractors inspect your property if you're not watching.
- Don't pay the whole repair bill in advance. Pay in full only when the work is completed according to your agreement.
- Be suspicious of anyone who offers to get you more money for your insurance claim. A public adjuster—required to be licensed by the Indiana Department of Insurance (IDOI)—may solicit you. Public adjusters will require part of your claim settlement as payment for their services. In general, consider hiring a public adjuster only if you reach an impasse with your insurance company.

In an effort to assist disaster victims, the IDOI issued Bulletin 191, which requests a 60-day extension of the grace period in which to pay premium for any line of insurance for residents directly affected by the disaster residing within the impacted areas of the State. The full text of Bulletin 191 can be accessed at http://www.in.gov/idoi/2591.htm.

IDOI has been made aware of at least two insurance companies responding to the disaster with mobile catastrophe operations. State Farm is established near Ft. Branch, New Albany and Farmers Insurance is located at Henryville Community Presbyterian, 106 North Ferguson Street, Henryville, IN 47126.

The IDOI will have staff members at the designated disaster relief sites to answer any insurance related questions. We will also assist victims in completing their claim forms, contacting their insurance companies and reviewing their policies. For any questions or concerns, you may contact IDOI at **800-622-4461** or **317-232-1990.** Please note on your call that it is regarding the "2012 Tornadoes."

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