

## WHO TO CONTACT AFTER A DISASTER -

**American Red Cross** - The Red Cross responds to approximately 70,000 disasters in the United States every year, ranging from home fires that affect a single family to hurricanes that affect tens of thousands, to earthquakes that impact millions. In these events, the Red Cross provides shelter, food, health and mental health services to help families and entire communities get back on their feet.

1-800-RED-CROSS

(1-800-733-2767)

<http://www.redcross.org/>

**Illinois Emergency Management Agency** - The primary responsibility of the Illinois Emergency Management Agency (IEMA) is to better prepare the State of Illinois for natural, manmade or technological disasters, hazards, or acts of terrorism.

1-800-782-7860, 24-hour Response

<http://www.state.il.us/iema/>

**Federal Emergency Management Agency** - FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain and improve our capability to prepare for, protect against, respond to, recover from and mitigate all hazards.

1-800-621- FEMA

(3362)312-408-5500, Chicago Office

<http://www.fema.gov/>

## National Flood Insurance Program (NFIP) -

National Flood Insurance Program (NFIP) was established to help provide a means for property owners to financially protect themselves. The NFIP offers flood insurance to homeowners, renters, and business owners if their community participates in the NFIP. Participating communities agree to adopt and enforce ordinances that meet or exceed FEMA requirements to reduce the risk of flooding.

1- 888 379-9531, Customer Service

<https://www.floodsmart.gov/floodsmart/>

## THE DEPARTMENT'S MISSION:

The mission of the Department of Insurance is to protect consumers by providing assistance and information, by efficiently regulating the insurance industry's market behavior and financial solvency, and by fostering a competitive insurance marketplace.

Questions and comments can be emailed to:

[DOI.InfoDesk@Illinois.gov](mailto:DOI.InfoDesk@Illinois.gov)

*Insurance professionals are also available to answer your questions in the following areas:*

### CONSUMER ASSISTANCE

(Auto, Homeowner, Public Adjustors, etc.)

(866) 445-5364 (Toll-Free)

### INSURANCE PRODUCER LICENSING INQUIRIES

(217) 782-6366

[DOI.Licensing@illinois.gov](mailto:DOI.Licensing@illinois.gov)

*The Department can also assist non-English speaking consumers.*

## Illinois Department of Insurance Office Locations

### Springfield

320 W. Washington Street  
Springfield, IL 62767-0001

MAIN: 217/782-4515

FAX: 217/782-5020 (Main)

FAX: 217/558-2083 (Consumer Complaints)

TDD: 217/524-4872

Walk-ins welcome

### Chicago

122 S. Michigan Ave., 19th Floor  
Chicago, IL 60603

MAIN: 312/814-2420

FAX: 312/814-5416

TDD: 312/814-2603

Walk-ins welcome

Website: [www.insurance.illinois.gov](http://www.insurance.illinois.gov)

On-Line Message Center for filing complaints:

<https://mc.insurance.illinois.gov/messagecenter.nsf>



State of Illinois  
Department of Insurance

**Auto Insurance**

**Home Owners Insurance Policy**

# Plan-Prepare-Prevent-

## What to do before and after a disaster?

[www.insurance.illinois.gov](http://www.insurance.illinois.gov)

## WE CAN HELP

Each year the Department of Insurance investigates thousands of written complaints regarding home-owners, auto, life, and health insurance. The Department also investigates formal complaints relating to insurance agents and public adjusters; responds to thousands of consumer inquiries; and fields several thousand telephone calls to its toll-free hotlines.

*The Department can assist consumers in a variety of ways. Common questions involve:*

- Coverage issues
- Claim disputes
- Premium issues
- Sales misrepresentations
- Policy cancellations
- Customer service complaints
- License status of an insurance company or agent

*The Department cannot:*

- Give legal advice
- Recommend a particular insurance company or agent
- Make medical judgments

By visiting the Department of Insurance website ([www.insurance.illinois.gov](http://www.insurance.illinois.gov)) consumers can find insurance shopping guides, consumer fact sheets, FAQs, and more. In addition, skilled Department professionals are only a phone call away to assist you.



### **BEFORE A LOSS – HOW CAN I BE BETTER PREPARED?**

- Inventory your personal property. Keep your receipts for large purchases.
- Routinely take videos or pictures of your personal property and store them in a safe remote location.
- Make photocopies of your insurance policies and keep them in a safe remote location.
- Have your insurance producer and company telephone number readily available.
- Routinely review your coverage and policy limits with your insurance agent.
- Be aware that basic homeowners insurance policies do not cover flood, earthquake, or mine subsidence damages without specific additional coverage endorsements.

### **AFTER A LOSS – WHAT SHOULD I DO?**

- Immediately contact your agent and give a detailed description of the damage to your property.
- Take photographs of the damaged property if safe access is available.
- Prepare a detailed inventory of all damaged or destroyed personal property.
- Safely, make temporary repairs to protect your property from further loss if possible.
- Maintain all bills and receipts related to repairs.



### **HIRING A PUBLIC ADJUSTER**

Illinois law requires that Public Adjusters be licensed by the Department of Insurance along with having an approved contract on record before providing service to the insured.

- Public Adjusters may be hired by consumers to help settle complex or difficult claims.
- Be aware that fees charged by public adjusters are not typically covered by insurance policies.
- Illinois law requires that Public Adjusters be licensed by the Department of Insurance.
- Contact the Department to verify a public adjuster is properly licensed.

### **HIRING A CONTRACTOR**

- Deal only with established, reliable contractors.
- Obtain written estimates before repairs begin.
- Keep your insurance company representative involved.

Additional details regarding all of these topics and other information regarding your claim process can be located at:

[http://insurance.illinois.gov/Main/Consumer\\_Facts.asp](http://insurance.illinois.gov/Main/Consumer_Facts.asp)