

# **Illinois Department of Insurance Provides Free, One-on-One Counseling Services to Storm Victims in Beardstown; Department warns of offers from unaffiliated "insurance adjusters"**

## **DOI counselors help homeowners with insurance forms, claims, and questions**

**CHICAGO** - June 25, 2010. The Illinois Department of Insurance (DOI) is warning residents affected by the recent storms in Beardstown to beware of unsolicited offers from unaffiliated "insurance adjusters" who claim that they can help residents obtain a more favorable settlement from insurance companies. The Department will offer this warning during free, one-on-one counseling services in Beardstown to help individuals affected by the recent storms with the insurance claims process. Department staff can assist with questions such as how to properly document storm damage, whether to make temporary repairs, what a consumer's homeowner policy covers, and what to expect during the claims process.

Counseling sessions are scheduled as follows:

Monday, June 28, 2010 – 1 p.m. to 6 p.m.

Tuesday, June 29, 2010 – 9 a.m. to 6 p.m.

Beardstown Police Department

101 West 3rd Street

Times, dates, and locations will be updated as more information becomes available. The Department also has insurance professionals available to answer questions via our toll-free hotline at (866) 445-5364.

The Department offers the following advice to consumers who may be approached by an insurance adjuster:

- Property owners should always be suspicious of any individual offering a service or benefit that sounds or appears "too good to be true." Property owners should always contact the Department before entering into a contract or formal agreement that raises questions or suspicion.
- Illinois law requires "public adjusters" (or insurance adjusters who are not employed by a particular insurance company) to be licensed with the Department of Insurance. Contact the Department at (866) 445-5364 to verify that the public adjuster is licensed and in good standing before signing any contract.
- Public adjusters are not public employees and do not work on behalf of the State of Illinois, Department of Insurance, or any other public agency.

- Many consumers may find that the services offered by public adjusters can be performed, for free, by trained Department staff. You may wish to speak with Department staff before engaging the services of a public adjuster.

Useful information on insurance coverage and how to handle the insurance claims process following a natural disaster can also be found in the Department's consumer fact sheet entitled "When Disaster Strikes – What to do After an Insured Homeowners Loss" that provides. The fact sheet can be found on the Department's website, [insurance.illinois.gov](http://insurance.illinois.gov), or by clicking [here](#). A list of agencies and organizations available to help ease the burdens caused by a major disaster can also be found on our website or by clicking [here](#).

## **More Information**

The Department's mission 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. The Department assists consumers with all insurance complaints, including health, auto, life, and homeowner. Consumers in need of information or assistance should visit the Department's Web site at <http://insurance.illinois.gov> or call our toll-free hotline at (877) 527-9431.