



# Illinois Department of Insurance

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**BRUCE RAUNER**  
Governor

Media Advisory  
Contact: Michael Batkins  
[Michael.Batkins@illinois.gov](mailto:Michael.Batkins@illinois.gov)

**JENNIFER HAMMER**  
Director

For Immediate Release  
March 1, 2017

## **Rauner Administration Provides Guidance to Victims Recovering From February Storms**

*Illinois Department of Insurance Outlines What Families Should Do During the Days Immediately Following Severe Storms*

**SPRINGFIELD** – As Illinois residents begin the recovery process from Tuesday’s devastating storms, the Illinois Department of Insurance is reminding those impacted by the damage that help is available.

“We want to make sure that people know we are here to help,” said Illinois Department of Insurance Director Jennifer Hammer. “Our goal is to offer pertinent information to these families and provide some peace of mind during what is obviously a difficult time.”

Below are some tips to follow:

### **Who to contact after a disaster?**

- American Red Cross – 1-800-RED-CROSS or <http://www.redcross.org/>
- Local Emergency Management Agency

### **After a loss – what should I do?**

- Immediately contact your agent and give detailed descriptions of the damage to your property
  - Your agent will report the loss to your insurance company or to a qualified adjuster who will contact you to arrange an inspection
- Take photographs of the damaged property if safe access is available
  - This should be done before you begin cleanup efforts
- Prepare a detailed inventory of all damaged or destroyed personal property
  - Your list should include a description of the items, dates of purchase, cost at time of purchase and estimated replacement cost
- If possible, safely make temporary repairs to protect your property from further loss
  - Save any receipts for supplies and materials you purchase as your insurance company will reimburse you for reasonable expenses in making temporary repairs
- Maintain all bills and receipts related to repairs
  - Keep a record of all expenses, such as hotel and restaurant receipts

### **Services provided by your insurance company**

- An adjuster from the company may come to your home and prepare a written damage estimate
- Be sure to get the name and telephone number of your adjuster
- You should obtain a copy of the estimate report
- Do not hesitate to ask questions

## **Hiring a Public Adjuster**

- Public adjusters may be hired by the consumer to help settle a complex loss negotiation with an insurance company
- Be certain you understand what services the public adjuster will provide, and understand the fees he/she will charge
- Illinois law requires public adjusters to be licensed with the Department of Insurance
- Contact our Department to verify a public adjuster's license

## **How to file a complaint with the Department of Insurance**

- Contact <https://mc.insurance.illinois.gov/messagecenter.nsf> or call 866-445-5346

## **Helpful Links:**

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

Property Insurance Consumer Guide - <http://insurance.illinois.gov/Main/PropertyInsuranceConsumerGuide.pdf>

Insurance Disaster Brochure - [http://insurance.illinois.gov/HomeInsurance/disaster\\_brochure.pdf](http://insurance.illinois.gov/HomeInsurance/disaster_brochure.pdf)

Department of Insurance - <http://insurance.illinois.gov/> or 1-866-445-5364

## **About the Illinois Department of Insurance**

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 Illinois Department of Insurance assists consumers with all insurance complaints, including health, auto, life, and homeowner. Consumers in need of information or assistance should visit the Department website at <http://insurance.illinois.gov/> or call our toll-free hotline at (866) 445-5364.

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