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NE. Insurance Department Advises About Post-Storm Claims

Lincoln, NE (April 30, 2024) - Over the weekend, multiple Nebraska cities and towns experienced significant damage from hail and tornadoes. As officials are still collecting information about the weekend losses, the Nebraska Insurance Department (Department) advises residents about the post-storm insurance process and how to stay safe.

“Having lived through tornadoes and hail in Nebraska, I understand the challenges residents face during the post-storm insurance claims process,” said Nebraska Insurance Department Director Eric Dunning. “I urge you to exercise caution, thoroughly review any documents before signing them, and maintain close communication with your insurer, but also, please remember, we are here to assist you. Reach out to the Department if you need any help.”

As residents affected by the storms try to devise a game plan, the Department reminds them to keep all receipts for emergency repairs to give to their company and to work closely with their insurance company when starting the claims process.

Sometimes, people are offered a post-loss assignment, which grants all rights and duties of the claims process to a public adjuster and/or contractor. These assignments may result in the policyholder being financially responsible for paying any difference between the contractor and the insurance payout.

Tips for the Post-Storm Process:

- Work with your insurer throughout the process
- Ask your insurer about Additional Living Expenses
- Keep all receipts for emergency repairs
- Read over any documents before signing them
- Contact the Insurance Complaint Division if you experience issues with your insurer.

Residents can file an insurance complaint online at <https://doi.nebraska.gov/consumer/policyholder-help> or call 877-564-7323 toll-free to the insurance complaint division help-line.

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