



## Consumer Alert

Nebraska Department of Insurance  
402-471-2201 ~ Toll-free Consumer Hotline 1-877-564-7323  
[www.doi.ne.gov](http://www.doi.ne.gov)

### Consumer Tips For Weather-Related Disasters

Many Nebraska residents are affected each year by weather-related disasters. The Nebraska Department of Insurance would like to remind insurance consumers of the following tips:

#### **Be Sure You Have Adequate Insurance Coverage**

Nebraska residents without adequate insurance for weather-related disasters should take the following actions:

- Review your existing insurance coverage and figure out if you have any “gaps”. Your insurance agent should be able to walk you through this important process.
- Learn the facts about flood insurance. You can protect your home, business, and belongings with flood insurance from the National Flood Insurance Program (NFIP). Contents coverage is not automatically included with the NFIP building coverage. There is usually a 30-day waiting period before the flood coverage goes into effect. Find out more about the NFIP at [www.floodsmart.gov](http://www.floodsmart.gov).
- Plan now for a future claim. Inventory your personal property, including model and serial numbers. Attach sales receipts and photograph(s) or videotape each room. Store the information off the premises, such as in a bank safe deposit box.

#### **What To Do When Bad Weather Strikes**

- Contact your agent or insurance company immediately to report losses.
- Take notes on the name of the individual you spoke to, the date and time, and summarize your conversation. Ask questions if you do not understand instructions. Also, photograph the premises showing the damaged property.

Do not call anyone to repair or replace your loss prior to getting instructions from your adjuster. However, precautions should be taken to prevent further damage. Making permanent repairs before the adjuster's inspection could trigger a denial of your claim. Do not throw away damaged property until your adjuster advises you it is all right to do so.

### **What To Do If Your Weather-Related Insurance Claim Is Denied**

If you feel that your weather-related insurance claim has been improperly denied, you should take the following steps:

- Review the terms of your policy. It is usually a fairly simple matter to determine whether the policy covers a specific weather-related problem.
- Appeal to your agent or the insurance company's claims manager. Explain your side of the matter. Provide copies of supporting documents.
- If after hearing from your insurance company's claims executive you still feel your claim hasn't been handled properly, contact the Consumer Affairs Division of the Nebraska Department of Insurance at 402-471-2201 or on its toll-free consumer hotline at 1-877-564-7323 and explain your situation. The insurance investigator will contact your insurer and help explain or resolve any differences in the claim settlement.
- Visit the Department of Insurance website at **[www.doi.ne.gov](http://www.doi.ne.gov)** to obtain a copy of a complaint form which may be filed electronically or mailed to the Department to initiate an investigation of a claim you feel has been unnecessarily delayed or improperly handled.
- If necessary, consult an attorney. If you hire an attorney, you will no longer deal directly with the insurance company.

### **How To Contact The Nebraska Department of Insurance**

- Location: 941 O Street, Suite 400, Lincoln, Nebraska 68508
- Mailing Address: P.O. Box 82089, Lincoln, Nebraska 68501-2089
- Local Phone: 402-471-2201 / Toll-Free Consumer Hotline: 1-877-564-7323
- Fax: 402-471-4610
- Hours: 8:00 a.m. to 5:00 p.m.
- Website: [www.doi.ne.gov](http://www.doi.ne.gov)