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*After the storm*

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## **Missouri Insurance Department offers guidance to Missourians impacted by storms**

### **Tips for preventing further damage and assistance with filing claims offered**

**Jefferson City, Mo.** - Following last night's tornado in Perryville and other severe weather throughout Missouri, the Department of Insurance reminds Missourians with insurance questions or concerns to contact the department's Insurance Consumer Hotline for assistance at 800-726-7390 or visit [insurance.mo.gov](http://insurance.mo.gov).

"Missourians who sustained property damage last night need to assess the damage and contact their insurance agent or insurer," said John F. Rehagen, Acting Director of the Missouri Department of Insurance. "The department is here to assist anyone with questions or experiencing issues filing a claim with their insurance

company."

The Department of Insurance offers these tips for consumers affected by the storms:

- Depending on the severity of your loss, you may want to consider obtaining damage estimates to help you determine whether to file a claim.
- Contact your insurance agent or your company's toll-free claims number if you determine you do need to file a claim.
- If you have lost your insurance company's contact information, the department may be able to help you locate it. Contact the department at [insurance.mo.gov](http://insurance.mo.gov) or by calling 800-726-7390.
- Make temporary repairs to prevent further damage. For example, a hole in the roof should be covered by a tarp or other materials to keep out rain and animals. The same goes for a broken car window. Otherwise, further damage will likely not be covered by your insurance policy. Keep the receipts for materials you buy, so you can be reimbursed.
- Do not make permanent repairs until your insurance company has inspected the damage. If you do, your company may not reimburse you.
- Once your claim is processed, get estimates from contractors or auto repair shops known to you or recommended by someone you trust. Be suspicious of strangers who offer to do repairs for you.
- Do not let contractors inspect your property if you're not watching. Some unscrupulous companies will cause damage to drive up the repair cost, and your insurance company will likely not cover the additional cost.
- Do not pay the whole repair bill in advance. Pay in full only when the work is completed according to your agreement.
- Business owners can refer to the department's [small business insurance page](#), which offers information on commercial property, business interruption insurance and more.
- If you believe your insurance company has improperly handled your claim, [file a complaint](#) with us.

### **About the Missouri Department of Insurance, Financial Institutions & Professional Registration**

The Missouri Department of Insurance, Financial Institutions and Professional Registration (DIFP) is responsible for consumer protection through the regulation of financial industries and professionals. The department's seven divisions work to enforce state regulations both efficiently and effectively while encouraging a competitive environment for industries and professions to ensure consumers have access to quality products.

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