

Insurers Respond Rapidly to Residents, Businesses Hit by Deadly Tornadoes; Claims Filing Process Begins

Eight States Were Struck on Memorial Day After Major Twisters Impacted Missouri and Oklahoma

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NEW YORK, May 28, 2019—U.S. insurers are sending disaster response teams to help victims in the multiple states impacted by yesterday's tornadoes, according to the [Insurance Information Institute \(I.I.I.\)](#).

The [National Oceanic and Atmospheric Administration's \(NOAA\) Storm Prediction Center](#) reported a total of 55 tornadoes on Memorial Day in Colorado, Idaho, Illinois, Indiana, Iowa, Minnesota, Nebraska, and Ohio. The latest outbreak occurred days after major tornadoes swept

through Jefferson City, Mo. and El Reno, Okla.

Damage caused by tornadoes is covered under [standard homeowners](#) and [business insurance](#) policies, and under the optional comprehensive portion of an [auto insurance](#) policy. Nearly four of every five U.S. drivers (77 percent) purchase comprehensive coverage in addition to liability insurance, based on an I.I.I. analysis of 2016 National Association of Insurance Commissioners (NAIC) data.

Consumers who have sustained tornado-caused property damage should:

- Contact your insurance professional and [start the claims filing process](#).
- Take photos of any damage. A photographic record is useful when making an insurance claim.
- Make temporary repairs to prevent further loss from rain, wind or looting; these costs are reimbursable under most policies, so save the receipts.
- Compile a detailed list of all damaged or destroyed personal property. Do not throw out damaged property until you meet with an insurance adjuster. If you have a [home inventory](#), it will make the claims-filing process easier.
- Hold off on signing repair contracts. Do your due diligence, deal with reputable contractors, and get references. Be sure of payment terms and consult your insurance adjuster before signing any contracts.
- Check to see if you're eligible for additional living expenses (ALE). Standard homeowners and [renters insurance](#) policies pay for the extra charges (e.g., temporary housing, restaurant meals) you incur over and above your customary living expenses if your home is uninhabitable because of an insured loss. Save all related receipts and, if you have vacated your home, make sure your insurer knows how to contact you.

The I.I.I. has a full library of educational videos on its [YouTube Channel](#). Information about I.I.I. mobile apps can be found [here](#).

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