

Arkansas Insurance Department

NEWS RELEASE

*Allen Kerr
Insurance Commissioner*



FOR IMMEDIATE RELEASE

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AID Offers Tips for Arkansans Facing Severe Wx

AID stands ready to assist Arkansans.

LITTLE ROCK – Arkansas Insurance Commissioner Allen Kerr today released the following tips for Arkansas consumers ahead of the next bout of severe weather in the forecast:

“Arkansas is again under the threat of severe weather. I strongly encourage Arkansans to follow these simple steps to ensure that any loss or damage they may suffer can be handled as quickly as possible. The Arkansas Insurance Department is ready to help any consumer requiring assistance with the insurance needs following severe weather.”

Arkansans needing assistance can call AID’s Consumer Services Division toll free at **1-800-852-5494**.

Do you have the right insurance?

This is the main question Arkansas consumers should ask themselves. Kerr encourages Arkansans to check their coverage. Not all policies cover water damage, debris or tree removal, sewer backups due to flooding, or additional living expenses if disaster forces you from your home. You should also check limits, including coverage for contents.

Federal Flood Insurance

Homeowners and Renters insurance does not cover flooding. Consider buying federal flood insurance if damage from rising water is possible. Keep in mind that federal flood insurance takes 30 days to take effect.

Auto Policy

Check your auto policy. Comprehensive coverage (other than collision) pays if a storm or flood damages your car.

Inventory Your Personal Property

Photograph and videotape each room and the exterior of your home. List model and serial numbers and attach sales receipts. Safeguard your records. Keep copies of both, including receipts, somewhere other than your home.

For more information on the Arkansas Insurance Department, please visit <http://insurance.arkansas.gov>; follow us on Twitter at <http://twitter.com/ARInsuranceDept> and Facebook at <http://www.facebook.com/ArkansasInsuranceDepartment>.