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FOR RELEASE ON RECEIPT

May 11, 2016

Insurance Advice for Nebraska Hail Storm

LINCOLN, Neb. — Following major hail storms striking both Lincoln and Omaha, the Property Casualty Insurers Association of America (PCI) urges homeowners and auto insurance policyholders to follow simple tips to recover from recent storms.

“It’s important to contact your insurance agent or company right away to get the claims process started,” said Chris Hackett, PCI’s senior director of personal lines policy. “Claims adjusters are moving into the area to begin adjusting claims for both homes and cars hit by large hail storms.”

Insurers are available to answer questions and help families and business begin the recovery process. Once you file your claim, there are a number of things you can do such as photograph the damage and make an inventory of what was lost and damaged to help expedite the recovery process.

“If your vehicle was damaged in this recent round of hail, contact your insurance company or agent immediately to see if you have coverage,” said Hackett. “Generally hail damage to a vehicle is typically covered under an auto policy’s comprehensive insurance coverage. 2016 is shaping up to be a year with a lot of hail damage. So far this year there have been an estimated 78 large hail events in Nebraska and storms in Texas have exceeded the hail losses they experienced in 2015.”

Tips If You Experienced a Loss:

- Immediately contact your insurance agent or company representative.
- Inspect property and cars for damage.
- Inventory losses and photograph damage, and save related receipts to assist with claims handling.
- Secure property from further damage or theft.
- Check the background and legitimacy of repair contractors. Ask your insurance company for assistance in locating a reputable contractor.
- Keep detailed records of business activity and extra expenses during the interruption period, and prepare records to show the income from the business both before and after the loss.

PCI will continue to conversation on twitter [@PCIAA](https://twitter.com/PCIAA) and use #FloodSafety where we will share important tips and stories throughout the year.

PCI promotes and protects the viability of a competitive private insurance market for the benefit of consumers and insurers. PCI is composed of nearly 1,000 member companies, representing the broadest cross section of insurers of any national trade association. PCI members write more than \$195 billion in annual premium, 35 percent of the nation's property casualty insurance. Member companies write 42 percent of the U.S. automobile insurance market, 28 percent of the homeowners market, 33 percent of the commercial property and liability market and 35 percent of the private workers compensation market.

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