

## Features



### Dept of Insurance Offers Flood Victims Resources

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Dept of Insurance Offers Flood Victims Resources  
**Guidance For Handling Flood Damage To Homes, Cars and Crops**

**Jefferson City, Mo.** - The Missouri Department of Insurance has made information about insurance claims for flood damage available on its website. The online resources include details for how flood damage is covered, depending on whether it affects homes, cars or crops.

Most homeowners and renters insurance policies don't cover flood damage. To be covered, consumers need a policy through the National Flood Insurance Program. Policies have a 30-day waiting period before they're effective.

Consumers with coverage should contact the agent who sold them their flood insurance policy, or the National Flood Insurance Program at <http://www.floodsmart.gov> or 888-379-9531. [images/Blog Images/Local News/show/uimc](#)

While liability auto insurance policies won't cover flood damage, comprehensive coverage may. Consumers with damage should contact their auto insurance agent to file a claim.

Flood damage to crops is covered by some types of crop insurance. These policies are sold by private insurance companies, but regulated by the federal Risk Management Agency. Most policies require claims to be filed within 72 hours of discovering damage.

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Farmers with crop damage should contact their crop insurance agent as soon as possible. They can also contact the Risk Management Agency at <http://www.rma.usda.gov> or call 202-690-2803.

"As with any kind of property damage, filing a claim quickly is vital," said Missouri Insurance Director John M. Huff. "While the flood and crop insurance programs are administered by the federal government, your local insurance agent should be able to help you navigate the claims process."

Huff says when it comes time to make repairs to their homes, consumers should watch for unscrupulous contractors. He offers this guidance:

- Be suspicious of door-to-door repair offers
- Don't let contractors inspect your property without you. Some unscrupulous companies will cause more damage to drive up repair bills.
- Work with companies known to you or recommended by someone you trust.
- Don't pay a repair company until your insurance claim has been processed.
- Don't pay the full cost of repairs until the work is done.

Consumers can file complaints or ask general questions about insurance by contacting the Missouri Department of Insurance at <http://www.insurance.mo.gov> or calling the Insurance Consumer Hotline at 800-726-7390.

**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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