



**PAT QUINN**  
Governor

**ANDREW BORON**  
Director

# NEWS

## Illinois Department of Insurance

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**FOR IMMEDIATE RELEASE:**  
November 18, 2013

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## Illinois Department of Insurance to Offer Counseling to Storm Victims in Washington

### *DOI to help Homeowners with Insurance Claims*

**SPRINGFIELD - November 18, 2013.** Illinois Department of Insurance (DOI) Director Andrew Boron today announced DOI will offer free one-on-one counseling services to assist Washington residents recovering from a deadly tornado that struck the area on November 17. DOI staff will help individuals with the insurance claims process by providing information on how to properly document storm damage, whether to make temporary repairs, what a consumer's homeowner policy covers, and what to expect during the claims process. The first day of counseling will take place on:

**Tuesday, November 19**  
**\*arrive by 10:00 a.m.\***

**In the parking lot of the Wal-Mart Supercenter**  
**1980 Freedom Parkway, Washington**

DOI staff will offer free counseling daily until otherwise advised. After November 19, counseling will be offered from 9:00 a.m. until 4:00 p.m. If available, consumers should bring an inventory of contents, policy information, and all documentation they have received from company adjusters or public adjusters.

"Sunday's tornadoes and high winds have left hundreds of homes and businesses in Illinois damaged or destroyed. We want to do what we can to help people recover. Consumers may find that the Department's trained staff can provide assistance with insurance claims and questions for free," said DOI Director Boron.

Governor Pat Quinn has declared seven counties state disaster areas that were hardest hit on November 17. The Governor directed the Illinois Emergency Management Agency (IEMA) to activate the State Emergency Operations Center (SEOC) in Springfield to coordinate state assistance to affected communities. State assistance with cleanup and recovery efforts is underway. Counties included in the Governor's declaration are: Champaign, Grundy, LaSalle, Massac, Tazewell, Washington and Woodford counties. Some of Illinois' hardest hit communities include Brookport, Diamond, Gifford, New Minden and Washington.

DOI is also alerting property owners of individuals selling services or benefits that sound or appear "too good to be true." The Department urges property owners to always contact DOI before entering into an insurance contract or formal agreement that raises questions or suspicion.

Illinois law requires public adjusters (or insurance adjusters who are not employed by a particular insurance company) to be licensed with the Department of Insurance. Contact the Department at its toll-free number (866) 445-5364 to verify that a public adjuster is licensed and in good standing before signing any contract.

Public adjusters are independent operators; they are not public employees, do not work on behalf of the State of Illinois or the Department of Insurance.

Useful information on insurance coverage and on how to handle the insurance claims process following a natural disaster can also be found in the Department's consumer fact sheet entitled "When Disaster Strikes – What to do After an Insured Homeowners Loss." The fact sheet is available through the Department's website, [www.insurance.illinois.gov](http://www.insurance.illinois.gov), or by clicking [here](#). A list of agencies and organizations that can help ease the burdens caused by a major disaster is also on the Department's website or by clicking [here](#).

#### **About the Department of Insurance**

The Department's mission is to protect consumers by providing assistance and information, by efficiently regulating the insurance industry's market behavior and financial solvency, and by fostering a competitive insurance marketplace. The Department assists consumers with all insurance complaints, including health, auto, life, and homeowner. Consumers in need of information or assistance should visit the Department's Web site at [insurance.illinois.gov](http://insurance.illinois.gov) or call our toll-free hotline at (866) 445-5364.

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