

Disasters - Who Can You Contact?

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Note: This information was developed to provide consumers with general information and guidance about insurance coverages and laws. It is not intended to provide a formal, definitive description or interpretation of Department policy. For specific Department policy on any issue, regulated entities (insurance industry) and interested parties should contact the Department.

There are agencies and groups available to help ease the burdens caused by major disasters - tornadoes, floods, or earthquakes. This fact sheet links consumers to organizations that offer information and assistance before, during, and after a disaster. **Note:** Some of the links may require the newest version of Netscape or Internet Explorer.

You may also want to review our fact sheet, [When Disaster Strikes - What to Do After an Insured Homeowners Loss](#).

- **American Red Cross (Illinois Capital Area Chapter)** <http://www.redcross.org>
 - The American Red Cross responds to more than 67,000 different disasters - helping people in emergencies and victims of disaster. Services offered by the American Red Cross include: armed forces emergency services, biomedical services, community services, disaster services, health and safety services, international services, nursing, and youth involvement. To find your Red Cross chapter, go to Find Your Local Red Cross on their web site and enter your zip code.
- **Disaster Insurance Information Office**
 - The Disaster Insurance Information Office creates disaster insurance information offices to provide insurance information to displaced homeowners and businesses following a major disaster. The Office web site also offers links to insurance resources and company contacts. The National Insurance Consumer Helpline can be reached at (800) 942-4242.
- **Federal Emergency Management Agency (FEMA)** <http://www.fema.gov>
 - FEMA, an independent agency of the federal government that reports to the President, assists consumers in preventing, preparing for, responding to and recovering from disasters. FEMA has ten regional offices, and two area offices. Illinois belongs to Region V, and the office is located at 536 South Clark St., 6th Floor Chicago, Illinois 60605. The FEMA Operations Center can be reached at (800) 621-3362.
- **Illinois Emergency Management Agency (IEMA)** <http://www.state.il.us/iema>
 - With resources from state, local, and federal agencies and voluntary relief organizations, IEMA offers prompt and effective response and recovery to those dealing with disaster. The IEMA office is located at 110 East Adams, Springfield, Illinois and can be reached at (217) 782-7860.

- **Illinois Insurance Hotline** <http://www.illinoisinsurance.org>
 - The Illinois Insurance Hotline (1-800-444-3338) is an information source for Illinois consumers. The Hotline is operated by the Illinois Insurance Association (IIA). The IIA is a non-profit service organization supported by the property and casualty insurance industry in Illinois. Hotline consultants are available to answer insurance questions from 9 a.m. to 4 p.m., Monday through Friday.
- **Institute for Business and Home Safety (IBHS)** <http://www.ibhs.org>
 - BHS is a non-profit organization, with a membership of insurers and reinsurers. Disaster information, guides, and brochures can be found on the IBHS web site. The IBHS office is located at 1408 North Westshore Blvd., Suite 208, Tampa, Florida 33609 and can be reached at (813) 286-3400.
- **Insurance Information Institute** <http://www.iii.org>
 - The Insurance Information Institute reports news stories, handles requests for information, and answers questions from consumers. The Institute publishes pamphlets and books on insurance-related topics. The Insurance Information Institute is located at 110 William Street, New York, NY 10038 and can be reached at (212) 346-5500.
- **National Flood Insurance Program (NFIP)** <http://www.floodsmart.gov>
 - The NFIP, affiliated with FEMA, offers federally-backed flood insurance to communities with floodplain management ordinances. The NFIP Bureau and Statistical Agent Regional Office for Illinois is located at 1111 E. Warrenville Road, Suite 209, Naperville, Illinois 60563 and can be reached at (630) 577-1407.
- **University of Illinois Extension - Disaster Resources** <http://m.extension.illinois.edu/disaster/>
 - Disaster Resources provides access to information on disaster preparedness and recovery, links to disaster agencies, organizations, and information networks. Extension office locations can be found on their web site or by calling the Extension's home office at (217) 333-5900.

What Our Department Can Do to Help

We suggest that you contact your insurance producer and/or insurance company first. If you would like the Department of Insurance to assist you with a problem regarding your insurance company, you can [file a complaint](#) electronically or obtain a complaint form by calling one of the numbers listed below. Insurance analysts are available to answer general questions.

Assistance for Spanish-speaking consumers is available through both the Hotline and our Chicago office.

For more information about how our Department handles complaints, see our [Understanding the Complaint Process](#) fact sheet.

For More Information

Call our Consumer Assistance Hotline Toll Free at (866) 445-5364 or visit us on our website at <http://insurance.illinois.gov>