

Know your insurance policies to smooth process of making claim

Filing an insurance claim can be an added stressful process following an accident or natural disaster. In fact, according to the new 2011 Kansas Consumer Complaint Ratio booklet from the Kansas Insurance Department, of the complaints registered for all lines of insurance in 2011, almost two-thirds – 65 percent – of complaints concerned problems related to claims handling.

In breaking down that statistic some more, most claims processing problems involved an unsatisfactory claim settlement or offer, denial of a claim, or claims delays.

Those three areas certainly can lead to your anxiety with the whole process. What might help are the following tips, all commonsense aids in keeping your cool in stressful circumstances.

Know your policy. Understand what your policy says. The policy is a legal contract between you and your insurance company. Know what's covered, what's excluded and what the deductibles are. Enlist your local agent, if needed, to guide you through the coverage details.

File claims as soon as possible. Don't let the bills or receipts pile up. Call your agent or your company's claims hotline as soon as possible. Your policy might even require that you make the notification within a certain time frame.



Sandy Praeger

• Kansas Ins. Commissioner

Provide complete, correct information. Be certain to give your insurance company all the necessary information. Incorrect or incomplete information will only cause a claims processing delay.

Keep copies of all correspondence. Whenever you communicate with your insurance company, be sure to keep copies and records of all correspondence, e-mails and phone calls. Write down information about your telephone and in-person contacts, including the date, name and title of the person you spoke with and what was said. Also, keep a record of your time and expenses.

Document homeowners temporary repairs. Homeowners policies might require you to make temporary repairs to protect your property from further damage. Your policy should cover the cost of these temporary repairs, so keep all receipts. Also, take photos or video of the damage before making those repairs.

Document accident and health claims details. A consumer should keep track of bills and claim correspondence to make sure that his or her insurance company has received a claim for every service being billed. Sometimes claims are not submitted, or not received, and the problem may not become apparent until the consumer is contacted by a collection agency several months later.

Ask questions. If there is a disagreement about the claim settlement, ask the company for the specific language in the policy that is in question. Find out if the disagreement is because you and the insurance company interpret your policy differently.

Don't rush into a settlement. If the first offer made by your insurance company does not meet your expectations, be prepared to negotiate to get a fair settlement. If you have any questions regarding the fairness of your settlement, talk with your local agent or call our Kansas Insurance Department's Consumer Assistance Hotline, (800) 432-2484.

Being a savvy insurance consumer is a great way to avoid the potential frustrations of a claim when you have an accident or have to deal with a natural disaster. But, if you need additional assistance, Insurance Department employees will be here to help.

I want to be your friend



KAYLA CORNETT/Colby Free Press

A red, intact male vizsla, about 3 to 4 years old, was given a treat Monday by an employee at Colby Animal Clinic. Adopt him at the clinic, 460-8621.

On the Beat

COLBY POLICE

Friday

1:07 a.m. – Caller requested legal advice. Spoke with subject.

2:20 a.m. – Caller reported subjects ringing door bells. Spoke with subjects.

7:39 a.m. – 911 caller advised of domestic battery. Report filed, four officers responded.

3:19 p.m. – Deputy advised of a male subject left behind by subject; is wanting his property out of vehicle heading eastbound on I-70 approximately 10 to 15 minutes earlier. Report filed.

3:48 p.m. – Caller reported accident, struck pole in parking lot in the 500 block of N. Chickamauga.

4:05 p.m. – Officer flagged down behind City Hall; provided directions for subject to courthouse and driver examiner's office.

5:11 p.m. – Callers reported two males climbed atop silo in the 100 block of N. Chickamauga. All OK; warned subjects.

9:12 p.m. – Caller reported

manhole cover partially off, might cause traffic hazard in the 400 block N. Walker. Replaced cover.

9:29 p.m. – Caller reported two dogs at large in vicinity of French and Third. Not found.

11:09 p.m. – Burglary.

Saturday

7:22 a.m. – Recovered stolen vehicle out of Colorado.

9:14 a.m. – Caller reported lawn ornaments stolen. No report.

4:19 p.m. – Caller reported puppy trying to get into back yard. Not found.

4:33 p.m. – Caller reported possible marijuana usage. Report filed.

4:58 p.m. – 911 caller reported theft of prescription medicine. Spoke to reporting party; unfounded, no report filed.

5:19 p.m. – Subject again called about theft of meds. Again spoke to reporting party; no report.

5:42 p.m. – Provided ride for subject from Law Enforcement Center to motel.

8:06 p.m. – Accident at College

and Range.

Sunday

9:13 a.m. – Checked on transients on S. Range by I-70.

3:21 p.m. – Caller reported dog at large at 1150 S. Franklin. Turned over to owner.

8:12 p.m. – Caller reported dog at large at 1150 S. Franklin. Turned over to and spoke to owner.

Monday

2:16 a.m. – Caller reported vehicle circling the block and parking. Made contact there and at Fike Park with three subjects; all sent home.

2:56 a.m. – Caller reported gathering. Group was disbursed.

4:21 a.m. – Walk through at Pilot Travel Center.

9:04 a.m. – Subject came to station about lost handicap placard. Report filed.

9:41 a.m. – Caller reported barking dog. Not found, left contact hanger on door to contact us.

11:42 a.m. – Subject came to station wanting officer to go evict trailer owner and get trailer moved

off his lot. Provided information to reporting party, civil matter.

12:06 p.m. – Caller reported stray dog caught. Turned over to Colby Animal Clinic.

1:21 p.m. – Caller reported her van stalled at Fourth and Range. Gave ride to subject for fuel.

7:07 p.m. – Caller reported domestic complaint. Report filed.

7:49 p.m. – Caller reported subject throwing dead animals over her back fence. Report filed.

THOMAS COUNTY SHERIFF

Friday

8:07 a.m. – Released Kody Huff.

8:40 a.m. – Booked William Vasbinder II.

9:20 a.m. – Caller reported domestic disturbance. Spoke with subjects; provided civil standby.

11:23 a.m. – Released Boone Huff.

3:19 p.m. – Helped Colby Police on call in parking lot at Oasis Travel Center.

Saturday

9:14 a.m. – Booked Frederick S. Golden.

4:46 p.m. – Helped Colby Police at 645 W. Willow.

5:23 p.m. – Booked Gregory Edward Ballard.

5:40 p.m. – Released Ballard.

7:09 p.m. – 911 callers reported car struck tree alongside roadway at I-70 exit 70. Assisted Highway Patrol, Oakley Fire Department and Logan County ambulance crew.

8:36 p.m. – Helped Colby Fire Department on field fire in the 700 block of County Rd. CC.

9:48 p.m. – Everything OK with semi trailer with flat tire at eastbound I-70 exit 45. Subject would get hold of someone to assist him.

10:40 p.m. – Caller reported man walking in ditch at eastbound I-70 mile 46. Unable to locate.

Sunday

10:35 a.m. – Caller reported erratic driver in Gem.

1:57 p.m. – Brought inmate from Sherman County to Thomas County.

Laptop snaps thief's photo

ANN ARBOR, Mich. (AP) – Open an app. See a flash. Get arrested.

Police in Michigan say a stolen laptop took a picture of the thief and sent it to a security website, leading to his arrest.

The computer's owner, Logan Chadde, installed Orbicule security software before a break-in at his home in Ann Arbor.

Chadde told AnnArbor.com (bit.ly/MsdCQs) on Monday the program captured the thief using Facebook and talking with another person about how he was going to sell the stolen laptop. Chadde sent the information to police, who arrested a 19-year-old man.

Police Lt. Renee Bush says officers knew the suspect from an earlier encounter.

Chadde says such cases are frustrating, but "this is one of the few times the police had a lot of information to go off."

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