



Southwestern Insurance Information Service

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# NEWS RELEASE

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## **As tornado season approaches insurers urge insurance check-up**

As tornado season approaches insurers are encouraging homeowners to confirm with their agent or company that they have enough insurance to replace their homes should they be destroyed or damaged by severe weather, an insurance industry trade group said today.

“Reliable estimates reveal that between 50 and 70 percent of homeowners do not have sufficient insurance to rebuild their home in the event of a major storm,” said Sandra Helin, spokesperson for Southwestern Insurance Information Service.

“Some of the issues to consider are increases in construction costs, any renovations or improvements to the home and local building codes,” she said.

*For Additional Information:*

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Consumers often confuse the market value of their home rather than replacement value, Helin explained. If a person does not have adequate insurance a company may pay only a portion of the cost of replacing or repairing damaged items.

“Maintaining a current inventory of personal items in your home is highly recommended,” she advised. “A video taped or hand-written inventory should be kept in a safe place away from the home.”

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*Southwestern Insurance Information Service is a non-profit insurance trade association representing insurance companies in Texas and Oklahoma*

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