



# Kansas Department of Insurance

Commissioner Vicki Schmidt

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## Consumer Connection: Get your property ready for winter storms

Topeka, Kan. – As the first severe winter weather system of 2026 arrives in Kansas, now is the time to take simple steps to prevent damage to your home from snow and ice. Be sure to review your homeowners and renters' insurance policies to know what protections you may have against common winter damage and contact your agent to review your policy and ensure you are covered for potential winter-related damages to your home or property.

The Kansas Department of Insurance recommends taking the following precautions to help prevent winter weather damages:

- **Protect your pipes from freezing** by detaching garden hoses and winterizing your irrigation systems. When temperatures drop drastically, have your faucet slightly drip and leave your under-sink cabinet doors open, especially with pipes near outer walls.
- **Have your furnace inspected** annually. Make sure to change out your HVAC filters as directed on its package.
- **Seal potential leaks** by insulating your home or apartment to keep winter chill outside. Check seal on attic, plumbing vents, and recessed lights.

“Every Kansan should take precautionary steps this winter to protect their property from freezing temperatures and winter weather,” said Commissioner Vicki Schmidt. “If you need assistance with an insurance claim that arises from a winter storm, the Department is ready to help.”

If you have an insurance claim this winter, be sure to review the Department's [Homeowners Claims Settlement Guide](#) to help you through the claims process. If you or someone you know is having trouble with an insurance claim, please contact the Kansas Insurance Department's Consumer Assistance Division toll-free at 1-800-432-2484, email [KDOI.Complaints@ks.gov](mailto:KDOI.Complaints@ks.gov) or visit the Department online at [insurance.kansas.gov](http://insurance.kansas.gov) for any claims-related questions or concerns.

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*The Kansas Department of Insurance was established in 1871, currently led by Commissioner Vicki Schmidt. The mission of the Department is to **regulate** companies that sell policies in Kansas to ensure solvency and compliance with state law, **educate** consumers about all things, insurance and securities, and **advocate** for a strong and competitive market to give Kansans choices when shopping for products that meet their needs.*