



# Illinois Department of Insurance

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**JB PRITZKER**  
Governor

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Director

## STEP-BY-STEP GUIDANCE ON HOW BUSINESSES SHOULD APPROACH CLAIMS/COMPLAINTS RELATED TO PROPERTY DAMAGE

1. As businesses impacted by looting and vandalism are assessing the damage, they may look to Property and Casualty (P&C) insurance policies for coverage.
2. Property insurance policies vary, but according to the National Association of Insurance Commissioners (NAIC), they can include a variety of perils, including but not limited to fire, lightening, business interruption, loss of rents, glass breakage, tornado, windstorm, hail, water damage, explosion, riot, civil commotion, rain, or damage from aircraft or vehicles.
3. Insureds should review their policies for specific terms and conditions of their coverage. Their insurance agent should be able to answer questions regarding coverage found in the policy. Insureds may also want to visit their insurance company's website for relevant information.
4. Small businesses can also use home inventory list mobile apps for documentation of damages. <https://apps.apple.com/us/app/myhome-scr-app-book/id414273863> and [https://play.google.com/store/apps/details?id=org.naic.scrapbook&hl=en\\_US](https://play.google.com/store/apps/details?id=org.naic.scrapbook&hl=en_US). Many carriers have similar apps.
5. If the insured believes that their insurance provider is not honoring the policy, they can submit a complaint on our website, and our team will review it.

For help understanding the complaint process, visit:

<https://insurance.illinois.gov/Complaints/UnderstandComplaintProcess.html>

An online complaint can be filed

here: <https://mc.insurance.illinois.gov/messagecenter.nsf> or by calling 866-445-5364.