

## **Insurance Coverage for Losses Caused by Vandalism and Looting**

Please find below guidance for impacted business owners, a general summary of the coverages that may be available, and FAQs.

### **Guidance for Impacted Businesses**

1. You should review your policy for specific terms and conditions of coverage and reach out to your insurance agent as soon as possible. Your insurance agent should be able to answer questions regarding coverage found in the policy. You may also want to visit the insurance company's website for relevant information.

2. You can use inventory lists, photos and video to document damages. Many mobile apps are available to help you create an inventory list, and some insurance companies provide similar apps.

Examples of those apps are shown below:

<https://apps.apple.com/us/app/myhome-scr-appbook/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).

3. If you believe that your insurance provider is not honoring your policy, we encourage you to submit a complaint on our website for our team to review.

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>

### **Business Property Insurance**

- Damage to the building of a business and its contents that is caused by vandalism or looting is generally covered under a business owner's policy, depending on the type of coverage selected.
- Coverage for plate glass windows is often sold separately. Please read your policy and talk with your insurance agent to determine if you have this coverage.

## **Frequently Asked Questions**

**Q.** What is the Department's advice for business owners regarding insurance coverage for vandalism and/or looting?

**A.** Owners should review their insurance policies for specific terms and conditions of coverage. Most policies provide coverage for vandalism and looting. The insurance agent should be able to answer questions regarding what the policy covers. We encourage business owners to file claims with their insurance companies. If they believe that the insurance company is not honoring the policy, they should submit a complaint on the Illinois Department of Insurance website, and our team will review it.

**Q.** How quickly will insurance companies respond?

**A.** The Department has no way of tracking response time between insurance companies and policyholders' claims. However, as we've recommended previously, anyone who believes that their claim is not being handled fairly should submit a complaint on our website.

**Q.** How can business owners get help from the Department of Insurance?

**A.** For help understanding the complaint process, they can visit:

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

An online complaint can be filed here: <https://mc.insurance.illinois.gov/messagecenter.nsf>.  
Complaints must be filed in writing.

**Q.** My business has incurred damages caused by vandalism and/or looting on multiple occasions. What should I do if I have new or additional damage?

**A.** If your property has experienced new or additional damage, you should contact your insurance agent or insurance company as soon as possible to communicate that information and seek guidance. If possible, safely document the new damage.