



INSURANCE ASSISTANCE

The Texas Department of Insurance can assist you with questions or concerns about insurance. How we can help:

- Answer questions about all types of insurance
- Contact your insurance company
- Explain the insurance claims process
- Assist you with problems or complaints about an insurance company, adjuster, or agent

For general insurance help, call our Consumer Help Line
1-800-252-3439

(For speech and hearing impaired, dial 711)

For assistance with workers' compensation issues, call
1-800-372-7713

To report suspected insurance fraud, call the Fraud Hot Line
1-888-327-8818

To report suspected arson, call the Arson Hot Line
1-877-4FIRE45 (434-7345)

For more information or assistance, visit our website
www.tdi.state.tx.us

Please register with the Federal Emergency Management Agency
(FEMA). Call FEMA or visit its website
1-800-621-FEMA (3362)
www.fema.gov/register

Disaster Insurance Tips

The following tips can help the claim process go more smoothly following a natural disaster:

- ▶ **Review your policy carefully.** Make sure you understand what losses are covered. If you're not sure, ask your agency or an insurance company representative for an explanation.
- ▶ **Contact your insurance company as soon as possible.** Keep a record of all contacts you have with your company. Be prepared to answer questions about the extent and severity of the damage. Your initial contact may be with your insurance agent, a claims office, or the company's claims center.
- ▶ **Make a list of your damaged property.** Photograph or videotape the damage if possible. Don't throw away damaged items until your insurance adjuster has seen them.
- ▶ **Make reasonable and necessary repairs to protect your home and property from further damage.** Cover broken windows and holes to keep rain out. Don't make permanent repairs until instructed by your insurance company. Keep a record of your repair expenses and save all receipts.
- ▶ **Remove any standing water and dry the area as soon as possible.** Move water-soaked items to a dry, well-ventilated area. If you must move items outdoors, place them in a secure area to protect them from possible theft.
- ▶ **Make sure your address is visible.** If you have to move, leave a sign with your temporary address, phone number, and the name of your insurance company. Try to be present when the adjuster inspects your property.
- ▶ **Should you choose to hire a public insurance adjuster, make sure the adjuster is licensed by the Texas Department of Insurance (TDI).** Public insurance adjusters work independently and charge a fee for their services, which means you could have less money to repair or replace your damaged property. The adjuster must disclose the fee in the written contract with you. To learn whether a public insurance adjuster is licensed, call TDI.
- ▶ **Find a reputable contractor to make repairs.** Verify the contractor's references, have a written contract before repairs begin, and pay only as the contractor completes the repairs.
- ▶ **If you need financial assistance, ask your agent for an advance payment.** Contact your local Red Cross for additional help. The Federal Emergency Management Agency (FEMA) may have opened a Disaster Recovery Center in your area, which can provide additional assistance. Contact **FEMA** at **1-800-621-FEMA** (3362).
- ▶ **Call TDI.** If you need general insurance information, have a complaint about your insurance company, or can't locate your agent or company, call the toll-free TDI **Consumer Help Line** at **1-800-252-3439**.

If Your Home Is Flooded

Homeowners, renters, and dwelling policies do not cover flood damage from rising waters. Some policies cover damage from rain if the rain entered through an opening in the roof or a wall caused by the direct force of wind or hail. The National Flood Insurance Program (NFIP) provides insurance that covers damage from rising waters. You must obtain this coverage separately from a standard homeowners policy. NFIP policies pay for debris removal but do not pay for temporary living expenses if you have to move from your home. If you have an NFIP policy, report claims to **NFIP** at **1-800-638-6620**.

Mobilowners policies usually cover flood damage and may provide some coverage for debris removal and temporary living expenses if you have to move from your home.

If Your Automobile Is Flooded

If you have comprehensive, "other than collision" coverage, your auto policy will pay for flood damage to your car.



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