



## Post-Disaster Tips

Texas Department of Insurance

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

- Review your policies carefully. If you don't know the answers to these questions, ask your agent:
  - Which losses are covered?
  - How much coverage do I have?
  - What are my deductibles?
- Contact your insurance company as soon as possible to report your claim. Be prepared to answer questions about the extent and severity of the damage and keep a record of any contact you have with the company.
- If you have comprehensive coverage on your auto policy, call your auto insurance company to report auto damage claims. Without comprehensive coverage, your company won't cover wind, flood, or storm damage to your car.
- If you have a flood policy, call the National Flood Insurance Program. If you have a separate wind policy, call the Texas Windstorm Insurance Association. For information about your rights as a TWIA policyholder, call TDI's Coastal Outreach and Assistance Services Team.
- Make a list and take pictures and videos of any damage. Don't throw away damaged items until your insurance adjuster has seen them.
- Make temporary repairs to protect your home and property from further damage. Don't make permanent repairs until your insurance company says it's OK. 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, put them in a secure area.
- Make sure your address is visible. Post a sign with your address and the name of your insurance company in a spot easily viewed from the street.
- Try to be present when the adjuster inspects your property.
- If you hire a public insurance adjuster, call the TDI Consumer Help Line to ask if the adjuster is licensed. Public adjusters charge fees to help negotiate claim settlements with insurance companies. If you hire a public adjuster, make sure the fees are listed in the contract.
- Find a reputable contractor to make repairs. Have a written contract before repairs begin and pay only as the contractor completes the repairs.
- Texas law prohibits price gouging once the governor declares an area a disaster. If you suspect price gouging, call the Texas Attorney General's Consumer Protection Hotline.
- Be on the lookout for insurance fraud. To report suspected insurance fraud, call the TDI Consumer Help Line.
- Call the Red Cross if you need shelter or emergency food or water.
- If you aren't insured and need financial help, the Federal Emergency Management Agency might be able to help. Call FEMA if the storm is a federally declared disaster.
- Call the TDI Consumer Help Line if you need general insurance information or have an insurance complaint.

### Contact List

**TDI Consumer Help Line**  
1-800-252-3439

**TDI's Coastal Outreach and Assistance Services Team (COAST)**  
1-855-352-6278 | 1-855-35COAST

**Texas Windstorm Insurance Association (TWIA)**  
1-800-788-8247

**National Flood Insurance Program (NFIP)**  
1-800-638-6620

**Texas Attorney General Consumer Protection Hotline**  
1-800-337-3928

**Federal Emergency Management Agency (FEMA)**  
1-800-621-3362 | 1-800-621-FEMA

**Red Cross**  
1-800-733-2767 | 1-800-REDCROSS