

DO BEFORE A STORM

- **Photograph or video your home.** This provides a record of the condition of your home prior to it the storm. This may be helpful for two reasons. First, it may help the adjuster properly assess the damage to your home. Second, it provides you with evidence of the condition of your property prior to the storm should a claims dispute arise with your company. **REMEMBER - SAFETY FIRST.** Don't risk injury to yourself or others if you are unable to safely photograph or video certain portions of your home.
- **Inventory your home's contents** and compile list of your personal property and valuables. If possible, include the model and serial numbers of the items, the age, purchase cost, and any other documentation that will help determine the value of the property, should it be damaged. Taking pictures or video of the items is also a good idea.
- **Place important documents in a safe place**, such as a safety deposit box, or a watertight box you can take with you in case of an evacuation. Be sure to include any insurance policies (homeowners, auto, health), the contact information for your agent, the inventory of your property, and any photos or videos of your property. It's a good idea to inform family members where to find these records in case you are unable to get to them because of the storm.

IF YOU HAVE ANY OTHER QUESTIONS, CONTACT THE OFFICE OF PUBLIC INSURANCE COUNSEL.

The Office of Public Insurance Counsel (OPIC) is an independent state agency representing the interests of insurance consumers in Texas as a class on matters involving rates, rules, and policy forms affecting various personal lines of insurance such as auto, homeowners, title, and credit insurance, and in rulemaking for life, accident, and health insurance.

Telephone: (512) 322-4143
Toll Free: 1-877-611-6742 (OPIC)

VISIT US AT WWW.OPIC.STATE.TX.US



IMPORTANT CONTACT INFORMATION

- Texas Department of Insurance Consumer Protection Program
PHONE: 1-800-252-3439
WEBSITE: www.tdi.state.tx.us
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- Texas Windstorm Association (TWIA)
PHONE: 1-800-788-8247
WEBSITE: www.twia.org
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- Texas FAIR Plan
PHONE: 1-800-788-8247
WEBSITE: www.texasfairplan.org
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- National Flood Insurance Program (NFIP)
PHONE: 1-888-356-6329
WEBSITE: www.floodsmart.gov

OFFICE OF PUBLIC INSURANCE COUNSEL



Coastal Storm Consumer Help Brochure

INSURANCE TIPS TO HELP YOU BEFORE AND AFTER A STORM

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IMPORTANT THINGS TO

- **Review your insurance coverage** to determine what is and is not covered by your policy. Familiarizing yourself with your coverage gives you the chance to be prepared if your property is damaged by a hurricane. It also allows you to make adjustments to your coverage and have them take effect before a storm hits.

You may have a separate **hurricane deductible** (also called a named storm deductible" or "tropical cyclone deductible) that applies specifically to damage caused by a hurricane. This deductible is **often higher** than your standard deductible.

Depending on where you live, you may also have a **separate windstorm policy** written through the Texas Windstorm Insurance Association (TWIA).

If you are unsure whether you have a separate hurricane deductible or TWIA policy, ask your agent or company representative to assist you.
- **Consider Flood Insurance.** Flood and storm surge losses are not covered by your homeowners or windstorm policy and you must buy a separate policy through the National Flood Insurance Program (NFIP) to be covered for these losses. You may be able to purchase flood insurance through your agent. Please note that there is a 30 day waiting period before flood coverage takes effect. For more information, contact NFIP.

Consumer Tips

What to do if a Hurricane damages Your Home

- **MAKE TEMPORARY REPAIRS ONLY.** You have a duty under your policy to make repairs necessary to prevent further damage to your home. Do not have permanent repairs made without first consulting your agent or company. Unauthorized repairs may not be reimbursed. Please remember, **SAFETY FIRST.** Don't make any repairs that could cause injury.
- **KEEP ALL RECEIPTS** for expenditures you've made for temporary repairs or to estimates of your damage.
- **TAKE PHOTOS OF THE DAMAGED AREAS.** Before making any necessary repairs to prevent further damage, take photographs of the damage. These will assist the adjuster in his investigation of your claim, as well as provide evidence of damage, if needed. Even if your property and effects look like "total losses," do not get rid of damaged items until they have been examined by an adjuster.
- **PREPARE A DETAILED INVENTORY** of all damaged or destroyed personal property for the adjuster. Be sure to keep a copy. Your list should be as complete as you can make it and include a description of the item (and number, if more than one); date of purchase or approximate age; cost at time of purchase; and estimated replacement cost today. Collect cancelled checks, invoices, and other papers that will assist the adjuster in determining the value of the destroyed property.
- **MAKE COPIES** of all photos, receipts, estimates, etc. to give to the adjuster. Don't give the adjuster your only copy.
- **TRY TO BE PRESENT WHEN THE ADJUSTER INSPECTS YOUR DAMAGE.** If you have a contractor, have them be at the inspection or have them review the adjuster's report before settling the claim. If you haven't heard back from your company, agent, or adjuster within a reasonable time, contact the Texas Department of Insurance. **PLEASE NOTE:** Following a catastrophe, insurance companies schedule adjusters so that the most serious losses get priority treatment.
- **BE AWARE OF FRAUDULANT CONTRACTORS.** Beware of crooked building contractors or unlicensed public adjusters who may try to exploit the confusion and emergency conditions and take advantage of you and. If you suspect fraud, please call the Texas Department of Insurance Fraud Hot Line toll-free at 1-888-327-8818.

FREQUENTLY ASKED QUESTIONS ABOUT FILING A CLAIM AFTER A STORM

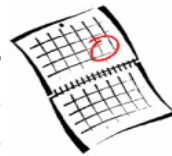
Q. If I believe my home was damaged by flood or storm surge, should I still file a claim?



A. YES. While most homeowners policies do not cover damage from flood or storm surge, your homeowners or windstorm policy covers damage caused by wind or rain. Do not assume that your home was damaged solely from flood. Only experts can determine what caused the actual damage to your home and only experts can determine what portion was damaged by flood and what portion was damaged by wind.

Q. How long should it take my insurance company to get back to me regarding my claim?

A. Generally speaking, an insurance company is required to acknowledge receipt of policyholder's claim and request any additional information reasonably related to that claim within 15 calendar days. The company must approve or deny the claim in writing within 15 business days after receipt of all requested information.



After any disaster, it may be difficult to mobilize the staff necessary to handle and adjust claims. Because of this, these timeframes are often **extended an additional 15 days** to allow companies time to properly review and adjust their policyholders' claims.

Q. How do I know if I qualify for Additional Living Expenses (ALE) and if I do, what's covered?



A. If your home is damaged by a covered peril and that damage makes your home uninhabitable, then you most likely qualify for ALE. ALE will pay for staying in a hotel or other temporary shelter. Be aware that ALE payments are limited or capped based on your specific policy provisions. If you are forced to live elsewhere due to damage caused by a hurricane, make sure to tell your insurance company where you are and how to reach you by phone. Please note that ALE is not covered by a flood policy.

Additionally, some companies provide ALE payments for up to two weeks if a civil authority prohibits you from returning to your home because of damage to a neighboring premise caused by a covered peril.

Q. Does my policy pay for the removal of debris caused by a hurricane? What about trees that were downed by the storm?

A. It might. Your homeowners policy will cover the removal of debris of covered property caused by a covered peril. It will also cover the removal of trees that have fallen and damaged covered property if a covered peril caused the tree to fall. This coverage may be limited to a



specific dollar amount. Contact your agent or company regarding the damage.

If you have a separate windstorm policy, coverage for removal of debris and fallen trees resulting from a storm will be covered under the windstorm policy and not your homeowners policy.

Q. What is a public adjuster and should I hire one?

A. A public adjuster is an independent insurance adjuster who may be able to help you negotiate your claims settlement with your insurance company.



Be aware that public adjusters charge a fee to do this and that this fee is normally a percentage of the claim and is deducted from any settlement you receive from your company. Public adjusters are required to be licensed by the Texas Department of Insurance (TDI). If you decide to use a public adjuster, always check on their qualifications with TDI. Please note that public adjusters are prohibited from participating, either directly or indirectly, in the repair of damaged property that is the subject of the claim they are adjusting.

Q. A hurricane blew my fence down. Do I have coverage for this?

A. Maybe. Not all policies cover damage to fences. Those that do typically limit the coverage to actual cash value which is replacement cost of the item, less depreciation. If you are not sure about your coverage, contact your agent or company.