

Additional Living Expenses

Under most circumstances, if your home is damaged by a fire and that damage makes your home uninhabitable, you qualify for Additional Living Expenses (ALE). ALE will reimburse you for any increase in your living expenses necessary to maintain your normal standard of living if your home is uninhabitable due to a covered loss. This includes costs associated with staying in a hotel, motel, or other temporary shelter and for any meals or other costs necessitated by living away from your home. ALE does not cover your mortgage payments.

Your company will make ALE payments based on your expenses as you accrue them. It is important to keep all receipts and records related to your expenses. You will need to submit them your insurance company for re-imbusement

ALE payments are considered additional insurance and will not reduce the amount of your final claims settlement.

Do you need immediate assistance?



If you need immediate assistance with shelter, food, or other essentials items, the American Red Cross and Salvation Army can help you.

American Red Cross (866) 438-4636
www. www.redcross.org

Salvation Army - Texas Division (214) 956-6000
www.salvationarmytexas.org

IF YOU HAVE ANY OTHER QUESTIONS, PLEASE CONTACT 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 rule-making for life, accident, and health insurance.

OTHER CONTACT INFORMATION

Texas Department of Insurance

Phone: 1-800-252-3439

Website: www.tdi.state.tx.us

Texas Fire Marshal's Office

Phone: 1-800-578-4677

Email: Fire.Marshall@tdi.state.tx.us

Federal Emergency Management Agency (FEMA)

Phone: 1-888-356-6329

Website: www.fema.gov

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



Visitors to our site can find information about different types of insurance, compare insurance carriers and the coverages they offer, and download reports and publications produced by the office. You can also submit inquiries to the office via the website.

Wildfires and Your Homeowners Insurance



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What to do in case of evacuation

If you are given sufficient notice prior to evacuation, packing the following items will aid you should your home be damaged by fire:

- Social Security cards, driver's licenses, passports
- Credit cards
- House deed & vehicle title
- Insurance information for your home, auto, health & life coverages
- Home inventory list and related photos
- Marriage license & birth certificates
- Prescription medications
- Valuable jewelry
- Items with sentimental value, pictures, videos
- One week's worth of clothing

Be sure to contact your insurance company or agent to inform them that you have evacuated. Give them any contact information so that they can reach you. Ask them what needs to be done on your part to initiate a claim should your home be damaged by fire.

If you can do so safely before you evacuate, taking the following steps can help protect your property and prevent the spread of fire:

1. Close windows and doors to the house, and close all inside doors.
2. Take down drapes and curtains.
3. If you have a combustible roof, wet it down.
4. Turn off the gas at the meter and the butane tank.

What Can I Do to Prepare?

The following tips can help ease your recovery after a fire:

REVIEW YOUR INSURANCE POLICY

Be sure to review your homeowners policy. It is important to familiarize yourself with what is and is not covered by your policy. You must also know what your duties are after a loss.

CONDUCT A HOME INVENTORY

If you suffer a loss, your insurance company will request certain information in order to properly process your claim.

You can help make this process much easier if you have already created an inventory of your personal property.

This will also help to ensure that you are fully compensated for any loss.

If you can, go through each room of your home and list the items. Don't forget the garage, patio, and outside buildings.

Describe each item as completely as possible. For electronics, computers and appliances, be sure to record the brand name and serial number for each item. If you know where and when you purchased the item, and what the cost was at the time, record this information as well. Keep receipts of your household purchases with your inventory.

Take photographs or videotape your property to further document the existence and condition of the items in your home inventory.

WHAT HAPPENS IN THE EVENT OF A TOTAL LOSS BY FIRE?

If your home is declared a total loss as a result of a fire, your insurance company is required to pay you the full amount of your policy limits.

NOTE: This does not apply to your personal property. That is why it is so important to itemize your personal belongings.

CONTACT YOUR COMPANY

Contact your insurance company or agent for details on how to proceed with a claim.

REMEMBER, let your agent or company know if you have been evacuated and provide them with your contact information.

I DIDN'T HAVE TIME TO PREPARE. WHAT DO I DO NOW?

- If you did not have the opportunity to gather your insurance information prior to an evacuation or damage to your home, call your insurance company or agent. They should be able to locate your policy information and get the claim process started.
- If you do not have the contact information for your company or agent, the Texas Department of Insurance (TDI) can provide it. Call 1-800-252-3439.
- If it is safe to do so, make all reasonable and necessary repairs to protect your property from further damage. Keep all receipts and do not dispose of damaged property until an adjuster has seen it.
- If you have not prepared an inventory of your personal property, old photographs and videos may be able provide you with information you need to file a claim for damage to your personal property (i.e. make, model, etc.). Operations manuals can also provide this information.

SAFETY FIRST

Always check with your local fire department or other authorities to make sure that it is safe to reenter your neighborhood and home.