

AFTER A DISASTER



Homeowner's Property Insurance

- ◆ For answers to questions about property insurance, call the Texas Department of Insurance (TDI) consumer help line at 800-252-3439.
- ◆ If your property has been damaged, contact your insurance company immediately. The company will tell you what your policy covers, when the deadline for filing a claim, and how much you must pay as a deductible. The company will also tell you whether you should get estimates for repair work or wait until a claims adjustor has assessed the damage. Never make extensive permanent repairs until a claims adjustor has visited your property to assess the damage.
- ◆ Prepare for the adjustor's visit by gathering documents to substantiate your losses. You might make an inventory of lost or damaged items or provide the adjustor with photographs from before and after the disaster. Also gather any receipts you have for lost or damaged items.
- ◆ Prepare a list of everything you want the adjustor to check, including structural damage (cracks in walls, floor and roof damage, etc.).
- ◆ If you must make temporary repairs to prevent further loss, keep your receipts.
- ◆ If you must relocate because your home isn't livable, keep your lodging receipts.
- ◆ Be very careful about hiring a contractor to make repairs. Be sure to hire someone who is reputable. Contractors whose bids are very low may do poor-quality work. Contractors who require a large payment up-front may be trying to take advantage of you. Never hire people who show up unannounced and offer to do repairs.
- ◆ If a Presidential Disaster Declaration has been issued for your area, you should register with the Federal Emergency Management Administration (FEMA) to determine whether you are eligible for federal assistance. Call 1-800-621-3362, or register online at www.FEMA.gov/register.