



## **TIPS FOR DEALING WITH YOUR INSURANCE COMPANY IN THE WAKE OF A NATURAL DISASTER**

**TEXAS WATCH INSURANCE HOTLINE • 1(888) 738-4226**

### **TAKE NOTES AND DOCUMENT EVERYTHING YOU CAN**

Right away, try to make a list of your possessions. If at all possible and as soon as you can, obtain a repair estimate from a trusted local contractor to use as a guide in talking with the insurance company's adjuster. Keep receipts from emergency repairs and any costs you incur in temporary housing. These may be reimbursable under the "loss of use" portion of your homeowners' policy.

Keep a journal of all of your contact with or attempts to contact your insurance company. If they will not return your phone calls, fail to show at a scheduled appointment, or even if they are rude to you, write this down in a notebook. Log every conversation that you have with them. This could come in handy if you need to file a complaint or later need to talk to an attorney.

### **BE CAREFUL WHAT YOU SIGN**

Under your homeowners' policy, you are likely entitled to money up front for living expenses, such as hotel costs, if your home is uninhabitable. When it comes time for your insurance carrier to send you these funds, they may ask you to sign a document which says that these will be your final payment. Do not sign if you think or know that you are entitled to more.

Also, before sending you these temporary funds, they may also ask you to sign a document stating that all of the damage done to your home is flood related damage. Do not fall prey to this abusive tactic. During Hurricanes Rita, Katrina and Ike, some companies attempted to avoid paying claims by stating that all of the damage had been caused by flooding, which is not covered by any homeowners insurance policies, as opposed to wind or rain damage which is covered under your normal policy. Don't sign anything until you fully understand what it means.

If your insurance carrier refuses to pay you, declaring your damage to be entirely "flood" related, complain to the numbers below immediately, and call Texas Watch's Insurance Hotline so that we can keep a record of consumer complaints: 1-888-738-4226.

### **ASK FOR PROOF**

If your insurance company tells you that your policy does not cover the damage that occurred or you feel that the offer is too low, ask for proof. The burden is on them to point out the part of your policy that states what they are saying is correct.

For example, many companies have unilaterally imposed a separate "Hurricane Deductible," which is usually a percentage of the value of your home. The disclosure to consumers of this new deductible has often been inadequate, which has been introduced since Hurricane Andrew in 1992.

**IF YOUR HOME WAS DAMAGED BY THE HURRICANE AND YOU HAVE A HOMEOWNERS POLICY BUT NOT FLOOD INSURANCE, DO NOT ACCEPT AN INSURANCE COMPANY'S DECISION THAT YOU GET NOTHING UNDER YOUR HOMEOWNERS POLICY**

The insurance industry may try to dodge its obligations to pay under homeowners policies, to the point of saying that even if hurricane wind contributed to the cause of the loss of a home, they will not pay if the home was also flooded. The federal government underwrites flood insurance and many people do not specifically have this.

Many houses may be damaged by the combination of the hurricane itself and the hurricane-caused flood. In many cases, the hurricane will have weakened a house so that the hurricane-caused flood did more damage than it would have done had the house not been weakened directly by the hurricane. Moreover, when selling homeowners policies, many insurance companies and insurance agents fail to meaningfully disclose to consumers that homeowners insurance does not cover damages from flood.

Consumers with homeowners policies but without flood insurance who are denied their claims should let Texas Watch and the various state agencies know about this right away.

**COMPLAIN IF NECESSARY**

**If you are having problems with your insurance carrier, such as telling you that they do not cover the damage, making a low offer or not being responsive or courteous : complain.** Ask to speak to the most senior staff member in the company. **Complain to the [Texas Department of Insurance](#) or [Attorney General's Office](#) (see numbers below).** This is where taking good notes will come in handy. And tell us about your complaint as well by calling the Texas Watch Insurance Hotline at 1-888-738-4226.

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**INSURANCE COMPLAINT CONTACTS:**

**Texas Department of Insurance  
Consumer Helpline: 1-800-252-3439**

7 days a week, from 8 a.m. to 5 p.m.

Online complaint form:

[https://wwwapps.tdi.state.tx.us/inter/perlroot/consu  
mer/complform/complform.html](https://wwwapps.tdi.state.tx.us/inter/perlroot/consu<br/>mer/complform/complform.html).

**Attorney General of Texas**

**Consumer Protection Hotline: 1-800-621-0508**

Online complaint form:

<https://www.oag.state.tx.us/forms/cpd/form.php>

For flood insurance complaints, contact the Federal Emergency Management Agency (FEMA), the government agency responsible for running the federal flood insurance program (1-888-CALL-FLOOD, TDD number: 800-427-5593). The FEMA flood insurance program tips on handling claims are located at [www.fema.gov/nfip/tips](http://www.fema.gov/nfip/tips).

*Texas Watch is a non-profit, non-partisan advocacy organization working to improve consumer and insurance protections for Texas families. Texas Watch's thousands of activists across the state make their voices heard to preserve their rights and protections.*

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**[www.TexasWatch.org](http://www.TexasWatch.org)**