

Insurance Tips

Before the Storm

Keep a written inventory of your possessions. Take photos or video of each room and the exterior of your home and business.

Gather important insurance documents such as insurance cards and policies. Keep them with you or stored at a safe location.

Review your insurance policies with your insurance agent. Understand what is and is not covered, what limits there may be. Make adjustments if necessary.

If you rent, consider renter's insurance to protect damage or loss of your belongings.

National Flood Insurance Program (NFIP)

Homeowners and commercial property policies typically exclude coverage for damage from flooding. Speak to your insurance agent about purchasing a separate flood insurance policy from the National Flood Insurance Program (NFIP). For more information about flood insurance, contact the NFIP 1-800-427-4661. www.floodsmart.gov

Texas Windstorm Insurance Association (TWIA)

If your property is located in one of Texas' 14 coastal counties, or parts of southeastern Harris County, you will likely only be able to obtain insurance coverage for windstorm or hail damage from a special insurance pool called the Texas Windstorm Insurance Association (TWIA.) To qualify for TWIA coverage, your property must pass a windstorm inspection and must meet certain windstorm-resistant building standards. You cannot buy or change TWIA coverage once a hurricane has entered the Gulf of Mexico. For more information about windstorm coverage call TWIA or visit its website 1-800-788-8247. www.twia.org

Insurance Tips - After the Storm

Contact your insurance agent or company promptly. Keep a record of all contacts, interactions you have with your company. Be prepared to answer questions about the extent and severity of the damage. Videos and photos may be very helpful.

If your home is not insured, contact your local Red Cross or FEMA Disaster Recovery Center for assistance. Call FEMA at 1-800-621-FEMA (3362).

Make a list of your damaged property. Photograph or video the damage if possible. Don't throw away damaged items until your insurance adjuster has had a chance to view them.

If there is partial damage to your home, make reasonable and necessary temporary repairs to protect your home and property from further damage. Cover broken windows and holes to keep rain out. Don't make permanent repairs until instructed by your insurance company. Keep a record of your repair expenses and save all receipts.

Texas Department of Insurance
www.tdi.texas.gov
Consumer help line 1-800-252-3439

Texas Windstorm Insurance Association
www.twia.org
Consumer help line 1-800-788-8247