

If I have insurance can I also file a FEMA claim?

You may be eligible for FEMA assistance for any real or personal property losses that are not covered by your insurance policy. In addition, you may be eligible for rental assistance if your insurance policy does not have loss of use coverage.

It is important that you file an application for FEMA assistance at the same time that you file a claim with your insurance company because the 60-day deadline (from the declaration of the disaster) to file for FEMA may pass before you know what losses your insurance company will pay for.

USEFUL PHONE NUMBERS AND RESOURCES

FEMA
1-800-621-3362

Texas Department of Insurance
Consumer Help Line
1-800-252-3439

Texas Department of Insurance
Disaster Resource Page
<http://www.tdi.texas.gov/consumer/storms/>

To Apply for Legal Services call
1-866-757-1570

SPECIAL THANKS TO

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Austin Bar Association

Rainmaker Document Technologies

Texas C-BAR



To Apply for Legal Services call
1-866-757-1570

TRILA
Texas RioGrande Legal Aid

Free Legal Services Available for
Eligible Low-Income Disaster Victims



DISASTER VICTIM INFORMATION
**INSURANCE
QUESTIONS**

Legal Assistance is available through
the State Bar of Texas Legal Disaster Hotline
1-800-504-7030

Information Needed When Applying
for Legal Services:

- Current Household Income Information
- Social Security Number
- Documents related to your matter (to the extent possible)

To Apply for Legal Services, you can also call
the Texas RioGrande Legal Aid Hotline:
1-866-757-1570

What kinds of losses from disasters could be covered by insurance?

Your right to recover will depend on what kinds of losses you have suffered, which types of insurance policies you have, and what those policies state. Make sure you keep all your receipts for repairs and replacements!

What does insurance cover?

Generally, homeowners, renters, and condominium insurance policies cover losses resulting from fire, smoke, soot, wind, theft, riots, vandalism, and water (including water and slurry used by firefighters). A homeowner's policy covers wind-blown rain damage. Flood insurance is a separate policy. Comprehensive car insurance ordinarily covers physical damage to the insured vehicle (either cost of repairs or fair market value of the vehicle). Many policies also provide coverage for additional living expenses (including hotel stays and meals), if you are forced to leave your home due to disaster damage or evacuation by civil authorities.

Who do I contact to make a claim?

Check the websites of your insurance companies for any special notice, claims, or other procedures set up for disaster damage claims. See a complete list of all U.S. insurance companies online at www.ultimateinsurancelinks.com. Contact your insurance agent or broker immediately and notify them in writing about your loss. Include your policy number. If you do not have a copy of the policy, request one.

How do I make an insurance claim?

Contact your insurance agent or insurance company

immediately to start the claim process. Many insurance policies have a one-year statute of limitations, starting from the date of loss. Most insurance carriers have established toll free telephone numbers to facilitate the claim filing process. When dealing with your insurance company, document every conversation. Be sure to write down whom you are speaking with, the date, and what you talked about. Keep all receipts for costs you have incurred.

Should I make repairs to my home or vehicle?

Make only reasonable and necessary repairs to prevent further damage (cover windows/holes). Do not make any permanent repairs until your insurance company's adjuster has inspected your property. Keep all receipts for costs you have incurred.

How do I prove my losses?

To prove damage to the property you may use evidence such as pictures or video taken before and after the disaster; a list of all property damaged and their value including year, make and model; records and receipts for all living expenses incurred due to the loss (including all food, hotel, and other expenses); and repair estimates or receipts for any repairs already completed. You may obtain inventory checklist from your insurance company, or download one from the Insurance Information Institute at www.iii.org.

Should I get an independent adjuster?

Every insurance company dispatches their own adjuster to survey and make a judgment on what kind of settlement you will receive. You should do

your best to be present when the adjuster is inspecting your property. You can also invite your contractor to attend the inspection and review the adjuster's report. If you are unhappy with the way your settlement is going, or if you don't have the time to deal with the claims process alone, you always have the option of calling in your own adjuster to help.

Keep in mind that independent adjusters make their money by taking a percentage of the settlement. The Texas Department of Insurance has a registration process for independent (public) adjusters.

When will the Insurance Company pay me?

In general, insurance companies should acknowledge receipt of your claim within 15 calendar days of receiving notice of your claim, and should communicate decisions on claims within 60 business days after receipt of all requested information. Payouts should occur within 20 business days of your acceptance of their offer. If you need money immediately, ask your insurance company for an advance on your insurance proceeds. The amount advanced will be deducted from the final settlement.

What if my claim is denied?

If your claim is denied, you should consult a lawyer. Object in writing and ask your insurance company to reconsider the denial, sending along any new information you have. If your insurance company disputes part of your claim, you may want to seek advances of the undisputed portion if you can do so without giving up your rights to the disputed portion.