

## INSURANCE STEPS

1. If your home was damaged due to a broken water pipe, downed tree limbs, or other winter damage, contact your insurance company or agent to file a claim as soon as possible.
2. Take steps to protect your home from further damage by turning off water, or covering holes in your roof, or ceiling if possible.
3. Find a copy of your policy. Your agent can provide one if needed. Carefully read your policy. Know the deadlines for giving notice of loss to your insurance company.
4. Look at your policy. Go to your insurance carrier's website and find out whether you may file your claim online, by phone, or find the address where you may send a written notice of your loss or claim.
5. File a claim by reporting the loss to your insurance company. It is a good idea to contact the insurance company immediately. Keep a record of each person that you speak to. Be sure to follow-up with a written notice.
6. Take photos and videos of the property damage if possible, before making repairs.
7. Make a list of damaged or lost items. Ask your insurance agent about any specific required forms.
8. Keep receipts for any expenses to repair your property. Keep receipts for any extra living costs such as hotels and meals away from home.
9. Give your insurance company a list of all expenses. Find out if you need to get approval before spending any money or signing any contracts.
10. Check your insurance policy for deadlines or special requirements. You must follow all the rules listed in your policy as much as you can.

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11. Ask about additional living expenses if you cannot live in your home due to the damage. Your insurance may cover some of those expenses.
12. Send in proof and other papers the policy requires to obtain coverage and payments from the insurance company. This includes photos and receipts.
13. Try to be available when the adjuster visits your home and point out all damage.
14. Request partial or advance payments from your insurance company as needed.
15. Keep notes whenever you talk with your insurance company, agent, adjuster, or broker. This includes the dates and times and the people in the conversation.
16. Keep copies of all letters, emails, etc. that you send to your insurance company or agent.
17. Review checks, payments, letters, emails, etc. from your insurance company. Keep copies of the documents or emails. Make sure there is not any language releasing or giving up any claims against the contractor. Discuss with your agent if you are in doubt.
18. Follow up with your insurance company about your claim.
19. Get legal help if you believe you are being treated unfairly.

Disaster Legal Assistance Hotline: 1-800-504-7030

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