

**Attention: Hurricane Harvey - Fifth Update  
8.28.2017 - For Our Businesses & Homeowners**

One Message. One Voice. We Are Strong. We Will Rebuild.

**Step by step instructions on how to properly file a  
hurricane insurance claim:**

As soon as possible you need to report any damage to your insurance company.

You can file by fax, email or over the phone, through your mobile device or by mail. It is best practice to submit the claim in written form, thus by fax or email.

1. House Bill 1774 reduced the penalties insurance companies face when they don't pay or dispute your case. However, this law does not go into effect until September 1.

**THUS IF ALL POSSIBLE FILE YOUR CLAIM ASAP.**

Note that while it is not mandatory you file before September 1, those that can file before September 1, will have a little better law on their side, in the event of a fight, then those who file after September 1.

2. Provide your insurer with your policy number and the best phone number and email address at which to reach you.
3. After a major storm, insurers visit those with the most severe damage first. Be prepared to provide an accurate description of the extent of the property damage.
4. Explain any special needs of your family, particularly if personal circumstances require that you get priority.
5. Ask your insurer when you can expect to be contacted by an insurance adjuster so you are ready for the visit.
6. As you know cell service is spotty. And adjusters may be in areas in which our cellphone towers are damaged, thus it is also a good idea to get the phone number of your adjuster's supervisor so you have an additional contact.
7. If you have a flood insurance claim, contact the agent or broker who sold you the policy to start the claims filing process.

8. Document your loss. The insurance adjuster most likely will inspect the damage to your home, auto, boat and possessions in order to write a check to help you replace, repair and rebuild.

9. It is a good idea to take photographs and document the details of damaged items, including the date of purchase and approximate value-and collect receipts, if you have them.

10. Many companies will ask you to submit an inventory of the items.

11. Check with your insurer before discarding damaged items and materials.

You will generally need to show storm damaged items to your adjuster. If, however, you are required by your local municipality to discard them for safety reasons, take photographs to help with the claims process.

12. You should sign up for SMS/text alerts. Many insurance companies now use SMS/text message alerts that will notify you of the status of your claim. You will receive text messages on your phone when you first report your claim, when your estimate is available and when a payment has been sent.

13. Know what emergency services are available. In the event you need emergency services, such as removing water from your home, covering your roof, or boarding up windows or doors, many companies will dispatch an approved emergency services company to protect your home from further damage. If your home has sustained severe damage, making it unlivable, your homeowners insurer will provide you with a check for additional living expenses.

14. Keep a claim diary. Good recordkeeping is important when filing a claim. Make a list of everyone you speak to about your claim. Note their name, title and contact information. Also, keep track of the date, time and issues discussed. The better organized you are, the simpler and easier the claims process will be.

#### 15. A Word About Deductibles

Hurricane deductibles exist in every coastal state, including Texas and unfortunately hurricane claim deductibles can be a little tricky. Double check your policy.

Unlike most homeowners policy deductibles of \$500 or \$1,000, hurricane deductibles usually are listed as a percentage of the property's insured value-generally between 1 percent to 5 percent of the total coverage. In Texas, some homeowners may have multiple deductibles apply if they have multiple insurance policies.

For example, some homeowners could have coverage from a private insurer that covers perils like fire but excludes wind coverage-which has one deductible-a separate wind and hail policy with the Texas Windstorm Insurance Association, with a separate deductible and another from the National Flood Insurance Program for flood damage with its own deductible.

Check with your insurance professional if you have questions about the specifics of your policy deductibles.

A claims adjuster must respond to you in 15 days and must offer or pay the limits of your coverage for your loss or a reasonable sum for your loss, if it is not a total loss.

*-- Helpful information provided by Jamie Shaw, Carabin Shaw 361-790-7788*