



## Texas Department of Insurance

FOR IMMEDIATE RELEASE  
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News Release

FOR MORE INFORMATION  
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### Insurance Claim Information for Homeowners Impacted by Hurricane Ike

AUSTIN – Hurricane Ike caused tremendous damage to the Texas coast as well as inland, displacing hundreds of thousands of people. If your home was damaged in the storm, or if you have reason to believe it was damaged, the Texas Department of Insurance (TDI) recommends that you contact your insurance company or agent as soon as possible to begin the claims process. However, evacuees should not return to their homes until local officials have announced that it is safe to do so.

If you have difficulty contacting your insurance company, call TDI's Consumer Help Line toll free at **1-800-252-3439** and we will help you get in touch with your company. TDI staff will also make personal visits to evacuee shelters in Austin, San Antonio, East Texas and other areas in Texas to assist displaced people with their insurance questions.

Coastal residents who have wind coverage through the Texas Windstorm Insurance Association (TWIA) should contact their insurance agent as quickly as possible to begin the claims process. If possible, file a TWIA claim online at [www.twia.org](http://www.twia.org). If you don't have access to the Internet or cannot contact your agent, call TWIA at **1-800-788-8247** to report your claim, but be aware that call volume is high and you may experience delays.

Homeowners who have coverage with the Texas FAIR Plan Association should also contact their insurance agent to report a claim, or file it online at [www.texasfairplan.org](http://www.texasfairplan.org). Homeowners can call the FAIR Plan at 1-800-788-8247 (same number for TWIA) but should be aware that call volume could cause delays.

**MORE**

TDI offers the following additional tips for dealing with insurance claims stemming from storm damage:

**Make a list of your damaged property and photograph or video** the damage if possible.

**Make reasonable and temporary repairs to protect your home and property from further damage.** Cover broken windows and holes to keep rain out. Do not make permanent repairs before a claims adjuster inspects the damage. Keep a record of your repair expenses and save all receipts.

**Try to be present when the adjuster inspects your damage.** You may also have your contractor present at the inspection or have the contractor review the adjuster's report before settling the claim. If you haven't heard back from your insurance carrier, agent, or adjuster within a reasonable period of time, contact TDI.

### **Beware of Fraudulent Contractors**

A disaster can bring out the best in people but also sometimes the worst. Beware of crooked building contractors or unlicensed public adjusters who may try to exploit the confusion and emergency conditions and swindle you and your insurance company. If you suspect fraud, please call TDI's **Fraud Hot Line toll-free at 1-888-327-8818.**

### **If Your Home Is Flooded**

Homeowners, renters and dwelling policies do not cover flood damage from rising waters. Some policies cover damage from rain if the rain entered through an opening in the roof or a wall caused by the direct force of wind or hail. The National Flood Insurance Program (NFIP) provides insurance that covers damage from rising waters. You must obtain this coverage separately from a standard homeowners policy. If you have an NFIP policy, report claims to your agent or call *NFIP* at **1-800-638-6620.**

### **Resources for Assistance**

If you need help recovering from Hurricane Ike, you should register with the Federal Emergency Management Agency (FEMA). Call **1-800-621-FEMA (3362)** or register online at [www.fema.gov/assistance/register.shtm](http://www.fema.gov/assistance/register.shtm).

If you need insurance information, have a complaint or can't locate your agent or company, call the toll-free **TDI Consumer Help Line: 1-800-252-3439.** Consumer Help Line hours have been extended to 8 a.m. to 7 p.m. Monday through Friday, 10 a.m. to 7 p.m. Saturday, and 1 to 7 p.m. Sunday. Assistance is available in both English and Spanish.

Additional information is available online on TDI's Hurricane Ike resource page:  
<http://www.tdi.state.tx.us/consumer/storms/cpmhurrike.html>