

# TOP 5 CONSUMER TIPS FOR INSURANCE CLAIMS

When Texans begin repairs after hard-hitting storms, these consumer tips can help you with the insurance claims process.



## REPORT YOUR CLAIM IMMEDIATELY

Some policies may have quick reporting deadlines for storm damage. As soon as you discover damage, it is important to contact your insurance company and report the claim. Document every communication you have with them.



## READ YOUR POLICY

Make sure you locate your insurance policy and take the time to read it and any endorsements, which are amendments that change the policy language. If you don't have your policy handy, ask your agent to send you a complete copy and any endorsements.



## DOCUMENT ALL DAMAGE

Survey your property, if it is safe to do so, and take photos of the damage and surrounding areas. Your damaged property and items are evidence of the loss. Don't throw anything out until the insurance adjuster has seen it.



## SAVE RECEIPTS

If you have to purchase supplies to make any temporary repairs, or if you have to stay in a hotel because you are displaced from your home, save your receipts in case your policy covers these expenses. Look for "Additional Living Expense" coverage in your policy.



## BE THERE FOR THE INSPECTION

When the insurance adjuster arrives to look at your property, make sure you are present so you can point out all damage.

For over 25 years, Texas Watch has advocated for the rights of policyholders. You can find more helpful consumer resources at [texaswatch.org/stormhelp](https://texaswatch.org/stormhelp). Texans are tough, and we will pull through this time together.

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