





# WHAT TO DO AFTER A STORM

- 
- 
- 
- 
- 💧 File your claim with your insurance company. If you are a TWIA policy holder, also file your claim with TWIA. If your home floods, you should also file your claim with FEMA and NFIP.
  - 💧 Make sure people know how to contact you.
  - 💧 Document your damage by making a list and taking pictures or videos.
  - 💧 Only make repairs that are necessary to protect your property from any more damage until your company has seen the damage.
  - 💧 Ask for and save itemized receipts for repairs and living expenses.

For more tips and useful info, visit:  
[www.opic.texas.gov](http://www.opic.texas.gov) or @TXOPIC on Twitter.



OFFICE OF PUBLIC  
INSURANCE COUNSEL

# ***STORM RESOURCES***

**Texas Division of Emergency Management (TDEM) | 512 424-2208 | [www.dps.texas.gov/dem](http://www.dps.texas.gov/dem)**

TDEM coordinates the state emergency management program, and implements plans and programs to help prevent or lessen the impact of emergencies and disasters. Contact TDEM for disaster information and assistance.

**Federal Emergency Management Agency (FEMA) | 800-621-3362 | [www.disasterassistance.gov](http://www.disasterassistance.gov)**

FEMA is a federal agency that responds to state of emergency disasters. Contact FEMA to see what assistance is available to you.

**National Flood Insurance Program (NFIP) | 888-FLOOD-29 | [www.floodsmart.gov](http://www.floodsmart.gov)**

NFIP provides flood insurance. Contact NFIP to file your flood claim or obtain flood insurance for future losses.

**Texas Windstorm Insurance Association (TWIA) | 800-788-8247 | [www.twia.org](http://www.twia.org)**

TWIA offers coverage for wind and hail losses for coastal consumers that are unable to obtain that coverage elsewhere.

**Texas Department of Insurance (TDI) Consumer Help Line | 800-252-3439 | [www.tdi.texas.gov](http://www.tdi.texas.gov)**

TDI regulates the Texas insurance industry. Contact their helpline if you need information, help finding your agent or company, have a complaint, or to report suspected fraud.

**Office of Public Insurance Counsel (OPIC) | 877-611-6742 | [www.opic.texas.gov](http://www.opic.texas.gov)**

We are a state agency that works to make the Texas insurance market more transparent and responsive to its customers. Contact us if you need help understanding your insurance or if you need general insurance information.