

HELP AFTER A DISASTER



What do I need to do to get my claim paid?

If you haven't filed your claim, contact your insurance company as soon as possible. Visit OPIC's website for tips on starting the claims process: www.opic.texas.gov.

- Ask your insurance company what deadlines require action on your part.
- Get a copy of all estimates.
- Hire a qualified contractor or auto body shop to do the repairs, and make sure they are insured.
- Review any contracts before signing.
- If your company's and contractor's estimates are different, tell your company and ask what options you have.
- Make sure the repairs are completed. Take photos/videos for your records.
- Keep all records about your claim, including repair estimates, emails, and receipts.

Will insurance reimburse my expenses?

You will have to pay your deductible. However, you may be able to get reimbursed for the following expenses. Read your policy and talk to your agent.

- Additional Living Expenses (ALE)
- Debris Removal
- Temporary Repairs
- Withheld Depreciation - Ask your company what will be paid at Replacement Cost (RC). If you're owed RC you can collect the amount withheld once you prove that you repaired or replaced your property.

When will my claim be paid?

Your company must pay within **5 business days** after they let you know your claim is approved. Your company may pay your claim in several payments. You typically have **180 days** (approximately 6 months) to ask for reimbursement of your withheld depreciation.

What if I have problems with my claim?

Claims can be complex and every claim is different. Here are options to help if you have a problem:

- Contact your adjuster. You can also ask to speak with a claims manager at your insurance company.
- Call OPIC at 512-322-4143 or toll-free at 1-877-611-6742. We can help answer your questions.
- File a complaint with the Texas Department of Insurance (TDI). Call TDI's Consumer Help Line at 1-800-252-3439.
- Contact an attorney to advise you of your legal rights. The State Bar of Texas can be reached at 800-252-9690 to help you find an attorney.
- Pay a licensed public adjuster to review the damage and handle your claim.

