



FILING YOUR CLAIM AFTER HURRICANE LAURA

Where do I start?

1. Contact your agent or insurance company to file your claim(s), ASAP. Make sure your they know how to contact you.
 - If you are a Texas Windstorm Insurance Association (TWIA) policyholder, file your claim by calling TWIA's 24-hour claims center at 800-788-8247 or visit www.twia.org/laura.
 - If you need help finding your National Flood Insurance Program (NFIP) flood insurance agent or carrier, call NFIP at 877-336-2627. For more information, visit: www.floodsmart.gov/start.
2. Document your damage by making a list and taking pictures or videos.
3. Only make repairs that are necessary to protect your property from any more damage until your insurance company has seen the damage.
4. Save itemized receipts for temporary repairs and living expenses.
5. In addition to your insurance, you may get help from other sources, such as:
 - Federal Emergency Management Agency (FEMA): 800-621-3362 or www.disasterassistance.gov
 - Texas Division of Emergency Management (TDEM): 512 424-2208 or www.tdem.texas.gov
 - U.S. Small Business Administration (SBA): 800-827-5722 or www.sba.gov
 - Non-profit groups

What's next?

- Ask your insurance company what deadlines require action on your part, and what you can expect from them next.
- Find a qualified contractor or auto body shop to do the repairs. Make sure they are insured or bonded.
- Be sure to address any differences between your insurance company's estimate and the contractor's or auto body shop's estimate.
- Get a copy of all estimates and review any contracts before signing.
- Make sure repairs are completed. Take photos/videos for your records.
- Keep all records about your claim, including repair estimates, emails, and receipts.

What will my insurance reimburse me for?

Read your policy and talk to your agent. You will have to pay your deductible. However, you may be able to get reimbursed for things such as:

- 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.

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 claims adjuster. You can also speak with a claims manager at your insurance company.
- Call OPIC 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 or visit www.texas.tdi.gov.
- Contact an attorney to advise you of your legal rights. Visit the State Bar of Texas at www.texasbar.com or call 800-252-9690 to help you find an attorney.
- Pay a licensed public adjuster or appraiser to review the damage and handle your claim.



FOR MORE INFORMATION, VISIT: WWW.OPIC.TEXAS.GOV