

Help after the storm



How to
file a claim



Tips to avoid
scams, fraud



How to
get help

Visit the Texas Department of Insurance website, **TDI.texas.gov**, for tips to help you start the claim process, learn about your coverage, and avoid contracting scams. Our Help Line is open from 8 a.m. to 5 p.m. Central time Monday through Friday: **800-252-3439**.

Filing a claim

Call your insurance agent or company as soon as possible to report property damage.

- Be ready to answer questions about the damage and keep a record of who you talk to at your insurance company.
- Ask about an advance payment if you need help quickly.
- Ask about living expenses. Your policy may pay if you are unable to live in your home because of damage covered by your insurance. Keep your receipts.
- Make sure your adjuster and company have your current phone number.
- Try to be there when the adjuster visits so you can point out all damage.

Avoiding contracting fraud

- Get bids in writing and use local companies when possible. The bid should include the company's name, phone number, and address.
- Ask for proof of insurance. Call the companies listed to verify the coverage.
- Call the Better Business Bureau and the contractor's references.
- Don't pay up front and don't make your final payment until the job is finished. In a disaster, contractors from outside your area can't ask for payment before they start work.
- Pay with a check or credit card. It creates a record of your payments to the contractor.
- Save proof that you paid your deductible. A state law makes it illegal for contractors to offer to waive a deductible or to promise a rebate for your deductible.

Federal help

You can apply for federal aid for damage not covered by insurance at [DisasterAssistance.gov](https://www.disasterassistance.gov) or calling 800-621-3362.