

# [11 Tips on dealing with your insurance company](#)

KHOU-TV

If you have damage in your home due to Harvey, there are several things you need to know.

1. If you have flood insurance, you must notify your insurance provider within 60 days of the flood damage. The National Flood Insurance Program has a step by step guide on how to file your flood claim. [Click here to access that page.](#)
2. Take steps to minimize further damage. Only make repairs necessary to protect your home and property from further damage, such as covering broken windows and holes to keep rain out and prevent theft. Don't make permanent repairs until instructed by your insurance company. Save all repair receipts.
3. If you have a Windstorm Policy with the Texas Windstorm Insurance Association, call 877-281-1431 (English) or 866-443-3144 (Spanish) to begin the process of filing your claim. That line is open 24 hours a day, 7 days a week. You have one year from the date of the damage to file your claim.
4. Even if you don't have flood insurance, you may have some coverage from your homeowners policy. Deadlines vary by insurance company, so it is in your best interest to contact your agent or company as soon as you are aware of the damage. Tornado damage should be covered. Your homeowners policy may cover things like:
  - a. Roof damage from a tree hitting your home
  - b. Water damage from rain entering your home if your roof or windows were damaged in the storm.
  - c. Living expenses to cover hotels, food, or other expenses if you were ordered to evacuate
  - d. Spoilage of food due to power outages.
5. If you have uninsured losses like floods without flood insurance), you may be eligible for help from the Federal Government.
  - a. Apply at [DisasterAssistance.gov](https://www.disasterassistance.gov) to find out if you can get help from FEMA (Federal Emergency Management Agency)
6. Homeowners, renters, and small businesses may be eligible for a disaster loan program through the U.S. Small Business Administration.

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The information presented in this publication is for general informational purposes and is not a substitute for legal advice. If you have a specific legal issue or problem, United Policyholders recommends that you consult with an attorney. Guidance on hiring professional help can be found in the "Find Help" section of [www.uphelp.org](http://www.uphelp.org). United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.

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7. When the insurance company's adjuster inspects the damage, walk around with them to make sure they don't miss anything. You might want to have your contractor or builder with you to discuss estimates or technical specifications with the adjuster or your insurance company.
9. If you think your insurance company has treated you unfairly, you can file a complaint with the Texas Department of Insurance, either by using their online form or calling their Help Line at 800-252-3439.
10. Adjusters are the people you will deal with most during your claim. There are several types of insurance adjusters. Know who you are dealing with and what your rights are.
  - a. Company adjusters are employees of the insurance company.
  - b. Independent adjusters are independent contractors who provide claims services to insurance companies. They usually charge the insurance company a fee for each claim they handle.
  - c. Public insurance adjusters are independent adjusters who help people negotiate claims with their insurance companies. Public adjusters work for you, not the insurance company. Public insurance adjusters charge fees for their services. Before you hire a public insurance adjuster, make sure you understand what you'll have to pay. Public adjusters aren't allowed to give legal advice or participate in the reconstruction or repair of your damaged property. They also aren't allowed to engage in any activity that would be a conflict of interest. A public adjuster must be licensed by TDI. To learn whether a public adjuster is licensed, call TDI's Consumer Help Line or use the Agent Lookup feature.
10. What should I expect from my insurance company?
  - a. Your company must let you know they got your claim within 15 days of getting it. The company might ask you for more information to investigate your claim. This might include asking you to fill out a proof-of-loss form.
  - b. The company must accept or reject your claim within 15 business days of getting all the information it needs from you. If the company rejects your claim, it must tell you why in writing.
  - c. The company must send your check within five business days after it agrees to pay your claim.
  - d. These deadlines may be extended after disasters.
11. There are a lot of very specific issues related to filing claims after a hurricane. United Policy Holders, a 501 c) 3) non-profit, provides a bevy of resources including a great section of Frequently Asked Questions.

The information above came from the Texas Department of Insurance, Federal Emergency Management Agency, and United Policy Holders