

Legal Aid of North West Texas



FILE A FLOOD INSURANCE CLAIM DISASTER RESPONSE

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Amarillo

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Fort Worth

Lubbock

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STEP 1—CONTACT YOUR INSURER OR INSURANCE AGENT

Contact your insurer or insurance agent immediately after you have sustained flood damage to your property. Your insurer will give you a claim number to track your claim and a claims adjuster will contact you to inspect your damaged property. Contact the National Flood Insurance Program at 800-427-4661, if you need help finding your insurer.

STEP 2—DOCUMENT THE DAMAGE

Document your damage by making a detailed list and take photos of anything that was damaged by the flood. Your list should include the date of purchase; the purchase price; and the make, model, and serial number of each appliances or electronic device that was damaged. Make sure your photos show the extent of the flood damage.

STEP 3—MITIGATE YOUR DAMAGE

After you document the damaged property, separate all of your property that can be used again from the property that is too damaged to use. Protect the usable property to prevent further damage. NOTE: Although you may be tempted to throw away items that have been damaged, it is a good idea to check with your insurer before doing so. Throwing away items that do not pose a health or safety risk may compromise your claim.

STEP 4—WORK WITH YOUR ADJUSTER

When your adjuster arrives for the inspection, make sure your adjuster has official identification. The adjuster will assess and document the damage and take additional photos as needed. The adjuster will work with you to submit your Proof of Loss claim. You will need to submit your Proof of Loss claim to your insurer within 60 days of the date of loss before your insurer will make payment.

STEP 5—RECEIVE YOUR SETTLEMENT

After your insurer has investigated and processed your claim, you will receive a report from your insurer and a settlement check for your damages. If you agree with the settlement amount, you can deposit the check. If you do not agree with the settlement amount, do not cash or deposit the check before contacting your adjuster or insurer to dispute the settlement you were offered.

NOTE: If you and your insurer cannot come to an agreement, you have the right to appeal the decision with FEMA within 60 days of your insurer's final decision.

Need more information? Call our Disaster Intake Hotline at 855-548-8457

Legal information not legal advice. Visit www.texaslawhelp.org for more legal information.