

# How do I file a homeowners insurance claim?

For most people, their home is their biggest investment. When it's damaged, you want to make sure it's repaired properly and quickly. Understanding the claims process will help ensure that you get the full value from your homeowners insurance policy.

## What do I need to do first when filing a claim?

- Contact your insurance agent or company right away to get the claims process started.
- Make a list of damaged property. Photograph or video the damage if possible. Don't throw away damaged items until an insurance adjuster has had a chance to see them.
- 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.
- 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.



## What should I expect from the insurance company?

- 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.
- 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.
- The company must send your check within five business days after it agrees to pay your claim.

## When and how should I get payments?

- Once the company agrees to pay all or part of your claim, it must pay within five business days.
- Most companies pay homeowners claims with two checks. The first is issued after the adjuster looks at your loss and is for the estimated cost of repairs, minus depreciation and your deductible.
- The company will issue the second check for the rest of your claim after it receives the contractor's bill for the finished job, as long as the repairs or replacements are completed within 365 days of the date of loss.

### What should I do if I disagree with the adjuster's estimate or report of damages?

- If you disagree with the adjuster's final estimate, tell the company why. The company may have overlooked something and may make adjustments. If you still disagree, you can use the appraisal process or hire a public insurance adjuster to resolve the dispute.
  - The appraisal process begins with you and the company each hiring an appraiser.
  - The two appraisers then choose a third appraiser as the umpire. Your appraiser and the company's appraiser make their own estimates of your loss. If they are different, the umpire makes the final decision, which is binding on both you and the company.
  - You are responsible for the expenses of the appraiser you hire and for half of the umpire's expenses.
- Some people hire a public insurance adjuster if they disagree with the number or type of damages listed by the insurance company's adjuster. Public adjusters, unlike the company's adjusters, work for you, not the insurance company. Public adjusters charge fees for their services. Before you hire a public adjuster, make sure you understand what you'll have to pay.
- If you're not satisfied with the outcome of your dispute, you have the right to sue the insurance company in a court of law. You can also ask for "alternative dispute resolution" (ADR), which uses mediation with a neutral third party to settle disputes outside court.

### How can I file a complaint against an insurance company?

- If you think an insurance company has treated you unfairly, you can file a complaint with us. You can file a complaint by using our online form or paper form. You also can call the Consumer Help Line at 800-252-3439 to get the complaint process started. Learn more about the type of complaints we can help with and the complaint process at [www.tdi.texas.gov/consumer/complfrm.html](http://www.tdi.texas.gov/consumer/complfrm.html).
- We will contact the company and ask for a detailed response. We review the language in your policy to determine if the company handled your situation properly. We will also review the case to see if state insurance laws were followed.
- Based on our review, we will work with you and the insurance company to resolve the complaint. Our goal is get every dollar owed to you as soon as possible.