

Steps to getting your insurance claim paid

The Texas Department of Insurance (TDI) can help with your insurance questions.



Step 1: File a claim

- Take photos and videos of all damage.
- Prevent the damage from getting worse, like covering it with a tarp or making temporary repairs.
- Keep receipts for all expenses.

The company has 15 business days to say it got your claim.



Step 2: The company asks questions

- Get the adjuster's name, phone number, and email address.
- Give them answers as soon as you can.
- Be available to point out the damage to the adjuster.

After the company has all the info they need, they have 15 business days to decide if they will pay your claim.



Step 3: Pick a contractor or shop

- Ask friends for contractor or shop references.
- Don't sign a contract with blank spaces.
- Don't pay in full upfront.

The company has five business days to pay your claim.



Step 4: You get paid

- Pay your deductible to the contractor or body shop.
- If you have a loan on your house, the company may send the payment to your mortgage company. The mortgage company must contact you within 10 days to release the money for repairs.



Recovery tips

Insurance questions?

Call 800-252-3439 or visit tdi.texas.gov.