



Texas Department of Insurance Help after the Storm

TDI | We're here to help

Help Line: 800-252-3439

8 a.m. to 5 p.m. Central time, Monday to Friday

[TDI.texas.gov](https://tdi.texas.gov)

Email: consumerprotection@tdi.texas.gov

TDI | Will my insurance cover this?

- Coverage varies by the type of policy.
- If you have water coverage, your policy will probably cover damage from a sudden leak, including a burst pipe.
- Damage to your home from tree limbs that fell is probably covered.
- Your policy may also cover food spoilage, and there may not be a deductible.
- If you can't live in your home, your policy may cover additional living expenses. Ask your agent or company about limits on the coverage.

TDI | How will my insurer pay my claim?

Most companies pay homeowners insurance claims in two checks:

- The first check will deduct depreciation and your deductible.
- The company will issue the second check after it gets the contractor's bill for the finished job.

If the check is made out to your mortgage company, it has 10 days to tell you the requirements to have the funds released.

TDI | Who can help if I don't have insurance?

If you have damage or costs not covered by insurance

You can apply for federal assistance:

DisasterAssistance.gov

800-621-3362

TDI | What if my insurer isn't paying enough?

Start with your company

Tell your company why you disagree. Make sure to send any supporting documents, such as a contractor's estimate.

Options if you still disagree:

- Request appraisal
- Hire a public adjuster
- File a complaint with us at [TDI.texas.gov](https://www.tdi.texas.gov)

TDI | What if my insurer isn't paying enough?

Options: Appraisal

Most homeowner policies include an appraisal process to resolve complaints.

How it works: Consumer and company each hire an appraiser to develop estimate of the losses. (Consumer can use their contractor.) The two appraisers then choose a third appraiser as the umpire to make the final decision.

What it costs: Consumer pays for their appraiser and for half of the umpire's expenses.

TDI | What if my insurer isn't paying enough?

Options: Public insurance adjuster

You can hire a public insurance adjuster if you disagree with the number or type of damages listed by the insurance company's adjuster.

How it works: Public adjusters are licensed by TDI. They will negotiate with your insurance company on your behalf.

What it costs: A public adjuster will be paid a percentage of the amount your insurance company pays for your claim.

TDI | What if my insurer isn't paying enough?

Options: File a complaint with TDI

The link to the TDI complaint form is on the TDI homepage.

I want to ...

- [Get help with a question or complaint](#)

How it works: TDI will ask the insurance company to review how it handled the claim and send a response to TDI. The company has 15 days to respond.

What it costs: Free for consumers.

Fraud prevention tips

TDI | Common contracting scams

Danger signs!

- A contractor asks you to sign a waiver before giving you an estimate.
- Contractor offers to waive your deductible. That's illegal in Texas, and your insurer may ask for proof you paid it.
- Contractor asks for a large down payment or a full payment up front.

TDI | Avoid contracting scams

Tips to protect yourself

- Get bids in writing and use local companies when possible. The bid should include the company's name, phone number, and address.
- Call the Better Business Bureau and check references.
- Ask for the contractor's certificate of insurance and bond certification.
- Pay with a check or credit card instead of cash. It creates a record of your payments to the contractor.

Other issues

TDI | Sprinkler repairs

Issue: Shortage of licensed contractors to repair fire sprinkler systems

- Visit the TDI website to search for contractors.
- The State Fire Marshal's Office is authorizing contractors licensed in other states to make repairs.

Fire sprinkler repairs

Companies and individuals with an out-of-state sprinkler repair license can get emergency temporary authorization to work in Texas. [Learn how to apply](#) | [Search for a licensed contractor](#)

TDI | Mental health resources

Stress, anxiety, and other depression-like symptoms are common reactions after a disaster.

Resources:

[National Disaster Distress Helpline](#): 800-985-5990, any time

[Insurance coverage](#): The TDI website includes information about insurance coverage and links to state and federal resources