



My home was damaged by a storm

Depending on the kind of damage your home has and where you live, you may need to file more than one insurance claim. If you need information, have a complaint, or can't locate your agent or company, call the Texas Department of Insurance's Consumer Help Line at 1-800-252-3439.

1 | If you have a windstorm policy

If you have a policy with the Texas Windstorm Insurance Association, report those claims at 1-800-788-8247 or 1-877-281-1431.

You have one year from the date of damage to file a windstorm claim.

2 | If you have flood insurance

The deadline for flood claims has been extended to one year. Work with your flood insurer to begin the claims process.

- Visit the National Flood Insurance Program at www.fema.gov/nfip-file-your-claim for information about how to file a claim.
- Document the damage.
- Complete a proof of loss statement to support your claim.

tdi | Common policy claim deadlines

Flood - 1 year

Texas Windstorm - 1 year

Homeowners - policies vary so check with your agent

3 | Homeowners claims

Homeowners insurance policies generally don't cover flood damage, but you still may want to file a claim if your home was damaged. Deadlines for filing claims vary by policy, but it's a good idea to notify your agent or company as soon as you're aware of damage. Some have deadlines of one year, and others require you to notify them of water damage much sooner.

Your homeowners policy may cover:

- Roof damage from a tree hitting your home during the storm.
- Water damage from rain entering your home if the roof was damaged in the storm.
- Damage to fences caused by high winds.
- Spoilage of refrigerated food due to a power outage caused by the storm.
- Additional living expenses to cover hotels, food, and other expenses if you were ordered to evacuate.

4 | If you have uninsured losses

There are resources that can help you:

- Apply at DisasterAssistance.gov to find out if you can get help from FEMA (Federal Emergency Management Agency).
- Homeowners, renters, and small businesses may be eligible for a disaster loan program through the U.S. Small Business Administration.
- Disaster grants may cover disaster-related expenses such as replacement of furniture and clothing, medical expenses, and automobile repair and replacement. Call 1-800-621-3362 for more information.
- Some mobile home insurance policies provide coverage for flood damage while others do not. Check the language in your policy or ask your agent.
- For immediate food and shelter needs, contact the American Red Cross at 1-800-733-2767.

5 | Learn more on the Texas Department of Insurance's website

Go to www.TDI.texas.gov to find mobile unit locations where staff from TDI and insurance companies are ready to help you. Our website also has tips about filing claims, what to do if your car is flooded, and how to avoid fraud and scams.

For more tips like these from the Texas Department of Insurance:

