

Insurance Recovery



JUNE 2020

Insurance Checklist for Individuals in the Event of Hurricane Losses in Texas

1. Identify and review your insurance policies:

Depending on your situation, you may have insurance coverage provided through a homeowner's policy or renters insurance. Coverage may also be available under an auto policy, from your mortgage lender, or even through credit card agreements. If you don't have copies of all potentially relevant policies, request them from your insurance agent.

2. Report your loss promptly: Call your insurance company as soon as possible to report the loss. Inform them of any immediate actions that must be taken, and remember that some carriers may require damages to be assessed before permanent repairs are made.

3. Make temporary repairs: It is your responsibility to take action to prevent further damage, once it is safe to do so. After photographing and documenting structural damage to your property, work to dry out your home by opening doors and windows, and cover holes in the roof or broken windows. Be sure to keep receipts, including both those for preventative measures before the hurricane and those for post-hurricane repairs.

4. Document the damage to your property: Make a list of items that are either missing, destroyed or damaged, and photograph as much as you can. Include as much information (such as receipts, bills and photographs) as

possible to establish the age of everything that needs to be replaced or repaired. Don't throw out damaged furniture or other expensive items. Be sure to get a detailed estimate for all permanent repairs. Err on the side of inclusion.

5. Keep thorough and detailed records: Keep all receipts for all hurricane-related expenses, hold on to all documentation from your carrier, and keep a log of all correspondence with your insurer.

6. Proceed cautiously in dealings with your insurers: Review carefully any offers made by your insurance companies. Be sure to understand what is being included in your claim and how it is being valued. If you are not sure an offer is fair, or if you feel you have been unfairly denied coverage, do not agree to or sign anything with your insurer at this time. Exercise judgment and research all of your options to be sure you are covered as fully as possible. When in doubt, seek legal assistance.

7. Be aware of agencies and services that can help: Refer to the following lists of telephone numbers and websites for information on public and private organizations that may be able to assist with hurricane-related issues.

STANDARD HOMEOWNERS OR RENTERS INSURANCE COVERAGE

TYPES OF PERILS LIKELY COVERED:

- Wind
- Wind-driven water
- Lightning
- Fire
- Loss of Utilities

TYPES OF LOSSES LIKELY COVERED:

- Cost of preventative actions taken (e.g. boarding up windows)
- Cost of temporary or emergency repairs
- Cost of approved temporary lodging
- Value of various personal property (subject to some limitations)
- Value of refrigerator contents
- Cost of authorized permanent repairs
- Cost of damaged tree removal

PERILS AND LOSSES LIKELY NOT COVERED OR ONLY LIMITED COVERAGE AVAILABLE:

- Damage due to flood water
- Mold
- Unauthorized permanent repairs
- Travel costs
- Ordinary living expenses

SOURCES OF ADDITIONAL INFORMATION

EMERGENCY INFORMATION:

The American Red Cross: 1.800.RED.CROSS or redcross.org

Federal Emergency Management Agency ("FEMA"): 1.800.621.FEMA or fema.gov/news-release/2018/08/16/proper-emergency-kit-essential-hurricane-preparedness

Texas Travel Information Center: 1.800.452.9292
(for road closure information)

FILING AN INSURANCE CLAIM:

ACE: 1.800.433.0385

AIG: 1.800.244.0304

Allstate: 1.800.255.7828

AMICA: 1.800.242.6422

Chubb: 1.800.252.4670

Continental ("CNA"): 1.877.CNA.ASAP

Farmers: 1.800.435.7764

Geico: 1.800.841.3000

Hartford: 1.800.843.7006

Liberty Mutual: 1.800.2.CLAIMS

Safeco Insurance: 1.800.332.3226

State Farm: 1.800 SF CLAIM (1.800.732.5246)

Travelers: 1.800.CLAIM33

USAA: 1.800.531.8222

Texas Department of Insurance ("TDI") has a list of many other insurers with contact information:

tdi.texas.gov/consumer/storms/recoverytips.html

QUESTIONS AND COMPLAINTS:

TDI Consumer Helpline: 1.800.252.3439

Insurance Fraud Hotline: 1.888.327.8818 or

FraudUnit@TDI.state.texas.us to file a complaint

Office of the Texas Attorney General Hotline:

1.800.621.0508 or consumeremergency@oag.texas.gov

Houston Bar Association LegalLine: 1.713.759.1133

For additional information please contact:

John E. Heintz

Partner, Insurance Recovery

202.420.5373 | jheintz@blankrome.com

Justin F. Lavella

Partner, Insurance Recovery

202.420.4834 | jlavella@blankrome.com

Jared Zola

Partner, Insurance Recovery

212.885.5209 | jzola@blankrome.com

Linda Kornfeld

Partner and Vice Chair, Insurance Recovery

424.239.3859 | lkornfeld@blankrome.com

Alan Rubin

Principal, Government Relations

212.885.5539 (office) | 305.788.0321 (mobile)

arubin@blankrome.com