

# TIPS

## • for filing • INSURANCE CLAIMS

If your home was damaged due to a broken water pipe, downed tree limbs, or other winter damage, contact your insurance company or agent to file a claim as soon as possible. These tips will help make the process go smoother:

### Make a list of damaged property. ●

- Take pictures or video of the damage.
- Don't throw anything away until your insurance company tells you to.

### Take steps to protect your home from further damage. ●

- Turn off the water and cover broken windows and holes in your roof if possible.
- Save all receipts, your policy may cover these costs.

### Try to be there when the insurance company comes to inspect the damage ●

- If you can't stay in your home, leave a note with information on where you can be reached.

### Keep a list of everyone you talk to at your insurance company. ●

- Prepare a detailed list, and be ready to answer questions about the damage.

### Ask about additional living expenses. ●

- If you can't live in your home due to the damage, your insurance policy may be able to pay for some of those expenses.

### **Contact FEMA to Apply for Assistance**

If you sustained damage from snow and ice during the winter storms and you have insurance, **contact your insurance company** and then FEMA. Your insurance claim information is needed to determine eligibility for federal assistance. Apply online at [www.DisasterAssistance.gov](http://www.DisasterAssistance.gov) or by calling 1-800-621-3363.

### If you have questions: \*

- call 3-1-1 or 512.974.2000
- use the 3-1-1 app
- or visit [austintexas.gov/atxrepairs](http://austintexas.gov/atxrepairs)



## AVOID FRAUD! ●

- Check references and phone numbers. Call the Better Business Bureau to see if a contractor has complaints.
- Get more than one bid. That will help you decide which offers are too high or too good to be true.
- Avoid contractors who offer to waive your deductible or promise a rebate for it. That's illegal under state law and your insurance company may ask for proof that you paid it.
- Never sign a contract with blank spaces.
- Don't pay up front and don't make your final payment until the job is finished. In a disaster, contractors from outside your area can't ask for payment before they start work.
- Report possible price gouging to the Office of the Attorney General.

