



Texas Department of Insurance

FOR IMMEDIATE RELEASE – September 6, 2011

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In the Event of a Fire Loss Covered by Insurance

Wildfires are affecting dozens of communities in Texas. If you have a fire loss, the following information can help you understand your coverage and protect your interests.

Check your house and car for damage once it is safe to do so. Contact your insurance agent or company promptly to report damage. Follow up immediately with a written claim to protect your rights under Texas' prompt-payment law.

If you do not have your insurance policy information, TDI's Consumer Help Line at **1-800-252-3439** can help you locate your agent or insurance company. Your agent and carrier should have copies of your insurance information.

Make a list of your damaged property. Photograph or videotape the damage if possible. Don't throw away damaged items until a claims adjuster has seen them.

Make reasonable and necessary repairs to protect your home and property from further damage. Cover broken windows and holes. Do not make permanent repairs before a claims adjuster inspects the damage. Keep a record of your repair expenses and save all receipts.

Ask your agent about additional living expenses (ALE). This coverage reimburses you for additional necessary and reasonable food or lodging expenses while your home is being repaired.

Try to be present when the adjuster inspects your damage. You may also have your contractor present at the inspection or have the contractor review the adjuster's report before settling the claim. Don't accept an unfair settlement.

For More Information

If you have questions about insurance, call TDI's Consumer Help Line at **1-800-252-3439** or visit the TDI website at www.tdi.texas.gov.

TDI Wildfire Resource Page: <http://www.tdi.texas.gov/consumer/storms/cpmdisfire.html>

To report a suspicious fire to the **Arson/Burn Ban Hotline**, call **1-877-434-7345**.

To report a case of suspected fraud, call **1-888-327-8818**.

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