

## **FILING INSURANCE AND UNEMPLOYMENT - HURRICANE HARVEY - AUGUST 30, 2017**

### **STEPS FOR FILING AN INSURANCE CLAIM**

If you have suffered damage to your personal items, please take the following steps:

#### **Step One: Notify Your Insurer**

After experiencing a flood, contact your agent or insurance company to file a claim

<https://www.fema.gov/media-library/assets/documents/120200>

Make sure you have the following information handy:

- The name of your insurance company
- Your policy number
- A telephone and/or email address where you can be reached at all times

An adjuster should contact you within a few days of filing your claim. If you do not hear from an adjuster, you can contact your insurance agent or company again.

#### **Step Two: File Your Claim**

Separate damaged from undamaged property. Your adjuster will need evidence of the damage to your possessions to prepare your repair estimate.

- Take photographs of all of the damaged property, including discarded objects, and standing floodwater levels.
- Make a list of damaged or lost items and include their date of purchase, value, and receipts, if possible.
- Officials may require disposal of damaged items so, if possible, place flooded items outside of the home.

#### **Step Three: Complete a Proof of Loss to Support Your Claim**

Your adjuster will assist you in preparing a Proof of Loss <https://www.fema.gov/media-library/assets/documents/9343> which is your sworn statement of the amount you are claiming including necessary supporting documentation for your official claim for damages. You'll need to file your Proof of Loss with your insurance company within 60 days of the flood. This document substantiates the insurance claim and is required before the insurance company can make payment.

You'll receive your claim payment after you and the insurer agree on the amount of damages and the insurer has your complete, accurate, and signed Proof of Loss. If major catastrophic flooding occurs, it may take longer to process claims and make payments because of the sheer number of claims submitted.

#### **Unsatisfied With Your Claim Payment?**

If after you receive a denial letter (for all or some of your flood insurance claim) from your insurer and you are unsatisfied with the dollar amount being offered for flood-loss repairs or replacements, you may explore other options <https://www.fema.gov/flood-claim-appeals-and-guidance>. These options are only available for policyholders who have received a denial letter.

#### **NEED ADDITIONAL ASSISTANCE? - CALL FEMA AT 800-621-3362**

If you still have claim questions, visit the FEMA website page "Got a Problem?" at <https://www.fema.gov/got-problem>.

If you have insurance with the eRenterPlan, visit their website at [www.eRenterPlan.com](http://www.eRenterPlan.com) or call them at 888-512-4204, Monday to Friday at 7 am to 9 pm Eastern and Saturday and Sunday from 9 am to 7 pm Eastern.

#### **FILING FOR UNEMPLOYMENT – CALL TEXAS WORKFORCE AT 800-939-6631**

The Texas Workforce Commission is offering assistance to those whose employment was impacted by the hurricane. Victims can call 800-939-6631 Monday through Friday between 8 am and 5 pm to file a claim or visit their website at: <http://twc.state.tx.us>.

Additional information can also be found at: <https://www.taa.org/renters/helpful-info/>.