



Texas Flood Insurance Claim Help

Tips and info from United Policyholders, a national non-profit that has been helping guide disaster survivors on the road to recovery for over twenty years:

- **Take lots of photos and locate a complete, current copy of your insurance policy.**
- **Focus on drying/cleaning out, avoiding further damage, while getting all flood damage inspected, measured and estimated by qualified, reputable and independent experts.**
- **Start working on a detailed and itemized “proof of loss” form but don’t rush and leave things out. You have until January 11th, 2016.**
- **Keep a diary of conversations with insurance, repair, government and other professionals. The person on your claim today may be gone in a week or two.**
- **If you did not have flood insurance, but wind-driven rain got into your house through the roof or windows, you may have coverage under your home policy.**
- **If the insurance adjuster says the damage isn’t covered, get an independent opinion before giving up on getting some or all of your claim paid.**
- **Give your insurance company a chance to do the right thing, but advocate for yourself and be prepared to get help if you’re not being treated fairly. Sources of help include professional claim advocates and attorneys, FEMA, and to a limited extent, the Texas Department of Insurance, (TDI).**
- **Visit the flood help page at www.uphelp.org/txflood for more information.**

Roadmap to Recovery™ Toolkit

If your home has been damaged or destroyed and you want the free toolkit below, e-mail a current mailing address to: info@uphelp.org. A Roadmap to Recovery Toolkit includes:

- Your Guide to Handling Flood Insurance Claims – a book explaining the flood insurance claim process.
- The Roadmap to Recovery Organizer - a diary for keeping track of details, contacts, progress and problems.
- Contents Claim Help - download a detailed spreadsheet and tips to simplify the task of inventorying losses for insurance and tax purposes.

Roadmap to Recovery™ Services

- **The “Ask an Expert” Forum:** An easy and safe way to ask direct questions to attorneys, claims professionals and previous disaster survivors who serve as UP volunteers and get the answers you need. To use the forum, please visit www.uphelp.org/Ask-an-Expert

- **Online Self-Help Library at www.uphelp.org/txflood**
 - Top Ten Insurance Claim Tips
 - Flood Insurance Claim Tips
 - NFIP Proof of Loss, Damage Estimates, and Supplemental Claims
 - Flood Insurance Claim Deadlines
 - Resolving Flood Insurance Disputes
 - The "Dirt" on Insurance Protection for Mud Flow Damage
 - Speak UP: How to communicate with your insurance company
 - Mold Damage Guide - Information and resources about mold damage
 - Sample Claim and Proof of Loss Form

- **Confidential emotional support,** insurance and rebuilding tips from previous catastrophic loss victims/survivors through the United Policyholders Disaster Survivor Support Network. For more information and/or to receive a list of and contact info for available mentors, please contact UP at info@uphelp.org.

- **Roadmap to Recovery™ educational workshop series.** Each program features expert speakers and/or previous disaster survivors guiding survivors through the post-disaster recovery process. The topics follow the general Roadmap to Recovery curriculum but are adapted to address local conditions and issues. [Subject to funding and community support]. You can view previous flood workshops at www.uphelp.org/library/UPvideos.

About United Policyholders

United Policyholders is a national 501(c)(3) non-profit that is a voice and an information resource for insurance consumer in all 50 states. We have helped guide disaster survivors on the road to recovery for over twenty years. The organization is funded by foundation grants and donations. UP accepts no funding from insurance companies. UP partners with other non-profits, public officials and agencies and is a member of Voluntary Organizations Assisting in Disaster (VOAD). Visit www.uphelp.org for more information. Due to the volume of inquiries we receive each day, we encourage email contact wherever possible.

United Policyholders does not share or sell our mailing lists.