

## Insurance Tips for Hurricane Season

AUSTIN – Hurricane season begins June 1. You've mapped out an evacuation route, but have you reviewed your insurance coverage to make sure your family would be protected after a storm?

The Texas Department of Insurance offers this checklist to make sure you're covered:

**Review coverage and policy limits.** Be sure your homeowners or commercial property policy provides enough coverage to pay the full replacement cost of your property. If you've made home improvements, consider increasing your policy's limits. Property values increase over time, and insurance policies should be adjusted accordingly. If you have questions about the terms or coverage provided under the policy, contact your agent.

**Consider windstorm insurance.** If your property is located in one of Texas' 14 coastal counties or southeastern Harris County, your homeowner's policy may not cover damage caused by high winds or other hurricane-related weather. You may be able to buy coverage for windstorm or hail damage from an insurance pool called the Texas Windstorm Insurance Association. You can't buy or change windstorm coverage once a hurricane is in or near the Gulf of Mexico so check your coverage before hurricane season. If you have windstorm coverage, review your policy carefully and make sure you are insured to an appropriate replacement value. For more information, call your insurance agent or the Texas Windstorm Insurance Association at (512) 899-4900 or visit [www.twia.org](http://www.twia.org).

**Consider flood insurance.** Homeowners and commercial property policies won't cover damage from flooding. To protect yourself from losses caused by rising water, you'll need a separate flood insurance policy from the National Flood Insurance Program. Flood insurance policies usually have a 30-day waiting period after the purchase before coverage takes effect, so don't wait until a flooding threat is imminent. For more information, contact your insurance agent or the National Flood Insurance Program at 1-888-379-9531 or visit [www.floodsmart.gov](http://www.floodsmart.gov).

**Make a home inventory.** Fill out TDI's [Home Inventory Checklist \(PDF\)](#) and store a copy somewhere secure. Consider emailing it to yourself to make sure you can get to it from any computer. Also take photos or video of each room and the exterior of your home to keep with your inventory.

**Review you auto insurance.** State law requires all drivers to maintain liability insurance, which pays for injuries and damages you cause to other people and their cars. You will need to buy additional coverage, known as "comprehensive" or "damage other than collision" coverage to protect your vehicle from damage caused by hail, flood, fire, or theft.

### For more information:

For help with insurance questions or to report suspected insurance fraud, call TDI's Consumer Help Line at 1-800-252-3439 between 8 a.m. and 5 p.m., Central time, Monday-Friday, or visit [www.tdi.texas.gov](http://www.tdi.texas.gov).

For more information about disaster planning, visit [www.texasprepares.org](http://www.texasprepares.org).