



## 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](http://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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