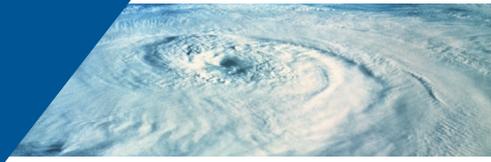


# Hurricane Harvey: How to Rebuild

## Claims Process



### How will my claim be handled?

- ❖ Once it is safe to return to your home, you will want to take note of your damages and file a claim with your insurance company.
- ❖ Your company will call you within a few days after you have filed to discuss your damages and, if necessary, send an adjuster to your home.
- ❖ The adjuster will then inspect your home and write an estimate for any covered damages.
- ❖ Once you have your estimate, you may then start reaching out to contractors to get bids on repairing your home. This process may take longer than usual as contractors will be inundated with work due to the severity of the hurricane.
- ❖ When you have found the contractor you wish to use, provide him or her with your estimate from your adjuster. Your contractor will then write an estimate as well.
- ❖ Once you have received the estimate from your contractor, if it is more than the estimate provided by your adjuster, please submit it to your adjuster for review.
- ❖ After your adjuster has reviewed the estimate from the contractor and agreed upon the price, he or she will give the go-ahead to start the repairs/rebuild.
- ❖ As the repairs are being completed, if other damages are noted, your contractor will need to take photos to document them and write a supplement estimate for the adjuster to review.
- ❖ If supplement payments are necessary and approved, additional payments will be issued.
- ❖ The rebuild and repair process may take some time due to the widespread impact of the hurricane. If your home is not livable and you need to make other living arrangements, keep your receipts to provide to your adjuster as part of your claim.

### Frequently Asked Questions

#### What do I do if my claim is not covered by my insurance company?

If your claim is not covered by your policy, you will receive a denial letter from your insurance company. You will need to keep the denial letter, and you may file a claim with FEMA here: [fema.gov/nfip-file-your-claim](http://fema.gov/nfip-file-your-claim). Keep the letter and all of your receipts for repairs/expenses for possible use on taxes.

#### How do I receive disaster assistance?

You can register for disaster assistance at [disasterassistance.gov](http://disasterassistance.gov), or if you do not have Internet access you can call 800.621.3362.

#### What questions should I ask contractors to ensure that they are reliable?

How many years have they been in business? What are their areas of expertise? Are they licensed, bonded, and insured? What is their contact information, and what are the names of the company owners? Have they ever operated under another name? What is their availability? Do they have a work warranty? What are the owners' experiences? How many insurance companies have they worked with? How many crews do they have? Do they have experience with large disasters?

Better Business Bureau, Yelp, and county records are good resources to check for reviews and whether there are any lawsuits against a company or the company's owner.

#### I'm worried that my contractor may be price gouging. What do I do?

Report any suspicions or info related to price gouging to the Texas Attorney General at: [consumeremergency@oag.texas.gov](mailto:consumeremergency@oag.texas.gov) or by calling: 800.621.0508.