



ARTICLE PROVIDED BY
Omar Ochoa
 Omar Ochoa Law Firm
 (956) 539-3804
 info@omarchoalaw.com

AFTER THE STORM

Six Tips for Filing an Insurance Claim

► If your home was recently damaged by a storm, one of the most important things to do is ensure you and your family find a safe place to stay temporarily. Next, you must file an insurance claim to get the process started.

The following are several tips on how to report storm damage to your property by the Insurance Information Institute (III):

1. Call your insurance provider: Report the storm damage to your insurer and ensure you give them your

policy number, phone number, and e-mail address. When it comes to major storms, insurance companies will first visit homeowners who have experienced severe damage. You will need to describe the amount of damage to your property and explain your family's specific needs. To get ready for your visit, ask your insurer when the insurance adjuster will reach you and request the adjuster's supervisor's phone number, since adjusters may be in areas where cellphone towers are down or damaged.



Omar Ochoa Law Firm team. Photo by Bárbara Delgado.

2. Document the damage: Many insurers will request an inventory of damaged household items. Take photographs, record videos, and document details of damaged household items, such as how much they are supposedly worth and the date you purchased them. Collect receipts if possible. The insurance adjuster will generally perform a thorough inspection of your damaged possessions and write you a check to help you repair, replace, or rebuild.

3. Do not discard damaged items and materials before checking with your insurer: In general, the adjuster must see the damaged items before you discard them. If your local municipality requires you to throw away certain items for safety reasons, take a picture and provide it to your insurer.

4. Sign up for text alerts: The insurance company may notify you of any updates on your claim through SMS/text messages, such as when you first report the claim, when the insurer determines an estimate, and when you will receive your payment.

5. Understand your available emergency services: From covering your roof and boarding up your doors and windows to removing water from your home, insurers may have emergency services available to protect your home from further damage. Additionally, if you and your family are unable to remain in the home due to severe damage, your homeowner's insurance company may provide you with a check to compensate you for additional living expenses.

6. Keep a journal: Document the claims process by listing everyone you spoke to about the claim, including their name, title, and contact information, as well as the date of these discussions. The claims process will be easier and more streamlined when you are organized.

If your property has incurred damage following a storm or natural disaster and you haven't been properly compensated by your homeowner's insurance company in Texas, call Omar Ochoa Law Firm at (956) 450-8104 or contact us online to schedule an initial consultation today. ■