



# Texas Security General

## INSURANCE AGENCY, INC.

### 2010 Hurricane Season

A hurricane may develop quickly and we urge you, our Agent, to prepare with all of us at TSGA for this possibility.

#### Hurricane Tips –

- ☆ Before storm season, an Insured should make sure that they have adequate insurance coverage. Coverage will not be added or increased after a storm has entered the Gulf.
- ☆ Before a storm, trees should be trimmed and the premises should be secured by making sure that anything that can be blown off the dwelling has been securely attached.
- ☆ When a hurricane is approaching put away loose objects such as yard furniture or lawn decorations.
- ☆ Turn off the water at the main, natural gas at the meter and the power at the fuse box.
- ☆ After the hurricane has passed, if you see sparks or frayed wires turn off the power at your meter. If you have to walk through water to get to a meter, call an electrician.
- ☆ The Insured may contact FEMA for assistance at (800)621-3362. NOTE: When the Insured has damage, but there is no Wind, Hurricane, Hail or Flood coverage on the policy, FEMA requires a copy of a letter of Denial from the Company.

#### Reporting a Loss - Loss Notices may be:

Faxed to (800)714-7110;

Emailed to [claims@txsecgen.com](mailto:claims@txsecgen.com) [or]

Called in toll free to (800)714-6789

A copy of a blank Loss Notice may be found on the TSGA website under the Claims tab as well as a link to email the Loss Notice. Please include all of the Insured's emergency numbers including their email address. This will aid an Adjuster in making contact with an Insured. The Field Adjuster's contact information has been added to the TSGA computer to assist the Insureds in contacting the Adjuster.

Be **specific** about the extent of damage and amount of hardship involved, "Need" will determine response time in a catastrophe.

**Mandatory Evacuation** – There is No Mandatory Evacuation Coverage in the Insurance Policy even if a governmental agency has ordered them to leave their home. Not all policies have Additional Living Expense [ALE] or Loss of Use coverage.

**Additional Living Expense [ALE] or Loss of Use** – This applies when the policy has ALE coverage and the damage to the dwelling has made it uninhabitable. ALE pays for living expenses that are in addition to normal living expenses.

**Timeline Extensions** – This is the 1<sup>st</sup> lesson learned in the aftermath of Hurricanes, Rita, Dolly and Ike. Response times generally take 10 to 15 days longer than on an average Claim. Patience is important in the aftermath of a hurricane, if you and the Insured can not get back to your homes and offices due to the conditions and curfews, the Adjuster can not get there either.

Inspection of damage – Claim damage is generally inspected within 15 days of the loss being reported.

Claim Payments – When applicable, the Insured should receive the settlement by the 15<sup>th</sup> workday after the inspection unless the Adjuster has requested additional information from the Insured. Claim payments can not be processed until all of the information or paperwork requested by the Adjuster has been received by the Adjuster.

**Re-Inspections** – Even though the adjuster tries to provide the best possible estimate in the initial inspection, it is important to understand that this is just an estimate. It is not uncommon for a re-inspection to be necessary when the damage is caused by a Hurricane. If the Insured's contractor finds additional damage not shown on the adjuster's estimate, the Insured should contact his adjuster and request that they contact the contractor to discuss and /or set an appointment to re-inspect the additional damage.



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