

Contact

For Immediate Release

Mark Hanna
(512) 326-7616

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Flood Claims on Rise from Hermine

Rainfall amounts in excess of one foot over many portions of south and central Texas has created a torrent of flood claims from residents and business owners. The cities of San Antonio, Austin and Killeen were hit exceptionally hard overnight with record rainfall amounts from Tropical Storm Hermine.

Flood claims should be reported immediately to insurance agents or companies to start the process of determining the amount of damage and begin clean-up operations. Homeowners and business owners should document their damage and begin making temporary repairs to prevent further damage if possible.

Flood insurance is offered through the National Flood Insurance Program, which provides federally backed protection against flood losses. Insurance agents both sell and service the policies. Persons with flood claims should contact their agent who will in turn notify insurance adjusters to verify and document the damage.

Flood claims come with a deductible and provide coverage for contents up to \$250,000. Approximately 700,000 Texans carry flood insurance coverage with total liability close to \$150 billion. A flood insurance policy takes effect 30 days after purchase.

People with flood claims should take these necessary steps:

- Contact your insurance agent to report the claim.
- Document the damage with a still camera or video camera.
- If possible, make temporary repairs and protect your property from further damage.
- Discuss any extensive repairs on your home or business with your insurance agent.

The Insurance Council of Texas is the largest state insurance trade association in the country consisting of approximately 500 property and casualty insurers writing business in Texas. For more information turn to ICT's Web site at www.insurancecouncil.org.

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