

Contact

For Immediate Release

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## **North Texas Residents Assessing Storm Damage**

The Dallas/Fort Worth area was rocked by overnight storms with reports of major wind and hail damage. The National Weather Service Regional Office in Fort Worth said there were four general areas of damage with the hardest hit regions believed east of Dallas and several counties south and southeast of Fort Worth.

Storm teams were sent to the hardest hit areas to determine what damage was caused by tornadoes. Tom Bradshaw, a meteorologist with the National Weather Service, said there was 90 mile per hour wind gusts in the vicinity of Alvarado and Waxahachie and winds believed to be in excess of 100 miles per hour between Terrell and Quinlan east of Dallas. He said most of the golf ball size hail fell north of the Dallas/Fort Worth area. **(See HailWatch map of hail storm below)**

Homes and businesses with major wind damage were reported in Kaufman, Johnson, Ellis, Hunt, Denton, Collin and Hopkins Counties. While it may be several days before all of the insured losses have been tallied, residents are urged to immediately assess any damage they may have received from the storm and then contact their insurance agent or insurance company. Insurance adjusters will respond to each call as soon as possible.

Mark Hanna, a spokesman for the Insurance Council of Texas, said residents should seek qualified contractors for repairs and be wary of repairmen who show up at the front door. "Before hiring anyone to make repairs, take the time to check references and backgrounds," said Hanna. "Don't make any payments until work has been finished and you're completely satisfied with the work."

Hanna offered this advice for homeowners and vehicle owners that have received storm damage:

- **Assess your Damage**

Carefully check your vehicles and home for damage. If you think you have damage, contact your insurance agent or company as quickly as possible. Take photographs or videotape the damage for your records. Make temporary repairs that are necessary to prevent any further damage to your home or property and keep receipts for reimbursement.

- **Repairing the Damage**

Prepare a list of personal property that was damaged or destroyed. Do not make any permanent repairs until an adjuster arrives. An adjuster will work with your list of records and assess the damage in reaching a total dollar figure for compensation.

- **Total Destruction**

Contact your agent or company representative immediately to discuss possible reimbursement of temporary living expenses. Before leaving your damaged home, make sure your address is visible and that your agent, family, neighbors and company representatives know where you can be reached.

- **Time Frame**

Once an insurance company has received your claim, the company has 15 days to notify you that they have either accepted or rejected your claim. Insurance companies may be granted additional time by the Texas Department of Insurance to notify you because of an abundance of weather-related claims.

- **Claim Dispute**

Most homeowner's insurance policies allow for an appraisal process to settle claim disputes. Carefully read your policy or inquire with your agent on how the process works. Once all differences have been settled, the insurance company has five business days to mail you a check.

- **Settlement**

The goal of every insurance company is to put the disrupted life of their policyholders back together. In any catastrophe, insurance companies do their best to fairly and accurately assess damage and bring relief to their policyholders as quickly as possible.

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



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