

Contact

For Immediate Release

Mark Hanna
(512) 326-7616

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Hundreds of Homes Lost in Labor Day Fires

Strong northerly winds and bone dry conditions across most of the state led to devastating wild fires over the Labor Day weekend. The fires have claimed two lives, hundreds of homes and tens of thousands of acres in east and central Texas.

A wild fire near the northeast Texas town of Gladewater claimed the life of a 20 year old woman and her 18 month old daughter when their mobile home was destroyed by flames. That fire destroyed approximately 20 homes and burned an estimated 450 acres.

The largest and most damaging fire occurred in Bastrop County as it raced through rural subdivisions claiming nearly 500 homes and 25,000 acres of property covered in a thick layer of pine and cedar trees. Thousands of residents were evacuated and remain out of their homes until fire fighters are able to bring the fire under control.

A wild fire just west of Austin destroyed more than two dozen homes in the Steiner Ranch area near Lake Travis. Another wild fire spread from western Travis County into Hayes County claiming additional homes and thousands of acres.

Insured losses from the long weekend fires will easily top the \$100 million mark as residents survey their damage and insurance adjusters are called in. Mark Hanna, a spokesman for the Insurance Council of Texas says the property losses are setting records.

“The fire losses for 2011 are already the worst on record in Texas,” said Hanna. “These wild fires over the Labor Day weekend will only add to what has become a catastrophic year for Texas.”

Many of these fires are still burning and residents are urged to heed evacuation orders. For residents whose homes and/or vehicles have received fire damage, the Insurance Council of Texas offers this advice:

- **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 approximately 500 property and casualty insurers writing business in Texas. For more information click on www.insurancecouncil.org or <http://www.facebook.com/insurancecounciloftexas>

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