

Are you prepared for a catastrophic loss?

SPRING STORMS IN TEXAS

Questions to ask your insurance agent

Knowledge is power! The Insurance Council of Texas encourages consumers to educate themselves on what their policy does - an doesn't - cover:



1. Does my homeowner's policy insure my roof at "Replacement Cost" or "Actual Cash Value"? (And if you don't know the difference, ask about that too!)

2. What is my deductible?



3. How do I file a claim?

4. Does my policy have enough personal property coverage?

5. What discounts are available?

6. Does my policy cover flood damage?



7. What are the gaps in my policy coverage?

For more information on Spring storm preparedness, tips to protect life and property, or other insurance questions, visit [insurancecouncil.org/springstorms](https://www.insurancecouncil.org/springstorms)
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