

INSURANCE COVERAGE FOR THE TEXAS COAST

The Texas coast, just like the rest of the state, is subjected to high winds, hail, fire and flooding.



But most coastal homeowners must have three separate insurance policies to be fully covered.

HOMEOWNER

- **Windstorm policy:** Protects homeowner from strong winds and the damage from debris
- **Basic Homeowner (Fire) policy:** Protects homeowner from burglary, theft, fire and liability
- **Flood policy:** Protects homeowner from rising water

To be prepared for a hurricane, homeowners should be well acquainted with their insurance agent or company and ask questions now about coverage.

- How do I file a claim?
- What is my deductible?
- Do I have ALE (additional living expenses) and how does it work?
- How does the reimbursement process for claims work?

AUTOMOBILE OWNER

One must have **comprehensive** (other than collision) coverage for their vehicle to be protected against wind, hail or flood damage.

PREPARE NOW

Your important papers should include your insurance policies and contact information for filing a claim. Prepare your home for a storm by securing outdoor furniture and exposed property. Upon purchase, it takes 30 days for a flood policy to take effect and windstorm policies are no longer offered when a named storm enters the Gulf of Mexico.

This message is a service from the Insurance Council of Texas
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