



## WHAT TO DO AFTER A MAJOR WEATHER EVENT

1) If you have damages, even if they are major damages, don't panic. Take pictures of the damages and do whatever you can to eliminate further damage. This would include makeshift coverings for broken windows, towels to soak up water, pulling up carpets to dry, etc. If you use money to buy anything in preventing further damage, SAVE RECEIPTS. You may need them for insurance later.

2) After a major event, you may not be able to get in contact with us immediately. Don't panic. We are local and in the aftermath with you. We may not be able to get to our office and/or our phone lines or internet may be down (all of this happened to us after both Hurricane Ike and Harvey). If we are able to work, we are answering hundreds, if not thousands, of emails and calls. Be patient. Leave messages on voicemail and email if possible. We WILL call you back. We strive to do our very best at providing the best customer service possible in any situation.

3) When filing a claim, the process is almost always this:

- A. Take pictures and eliminate further damages, but if you might be able to use insurance, then don't try to completely repair.
- B. Get a trustworthy contractor or expert to give you an estimate on how much to fix damages. Be patient! In a major event, they are completely overwhelmed as well.
- C. If the contractor's estimate exceeds your insurance deductible, THEN file a claim. Don't fix anything until the claims adjuster has seen the damage.

You do not want to file a claim when the deductible is more than the damage, because in that scenario, you get nothing from the insurance company. However, sometimes you already know your damages surpass your deductible (EX: your roof has blown off your house). You can call us or your carrier directly at that point to file a claim even before getting an estimate on damages.

The only time you would not follow steps A-C is in this kind of catastrophic situation when you are certain your damages exceed your deductible.

**Important!** Going through a broker is great in that we have multiple carriers and provide you with the best possible prices, but filing a claim can be tricky if you do not know your carrier. PLEASE HAVE YOUR SPECIFIC CARRIER AND POLICY NUMBER FOR REFERENCE. You can also be prepared beforehand by writing down your specific carrier's ways to file a claim. If you are having trouble determining your carrier or need our help in any way, call us: 281-996-0040. If our line is busy or if we have not called you back within 24 hours, call 281-367-3424. This is our corporate office and they should be able to assist you in the meantime.

We hope this guide will be very beneficial to you in the event of a major event.

McKinney Insurance Staff

# CARRIERS AND WAYS TO FILE CLAIMS

## APPALACHIAN UNDERWRITERS

888-376-9633 Choose "Option 2"

## AMERICAN RISK INSURANCE

866-635-9959

## ASI/PROGRESSIVE

866-274-5677

## ATLAS

972-595-5700

## BERKSHIRE HATHAWAY GUARD

888-639-2567

## CYPRESS PROPERTY & CASUALTY

877-560-5224 Choose "Option 1"

[newclaim@cypressig.com](mailto:newclaim@cypressig.com)

## HIPPO

855-999-9746

[hippo.com/claim](http://hippo.com/claim)

## NATIONAL GENERAL FLOOD

877-254-6819

## ORCHID

[orchidinsurance.com/claims](http://orchidinsurance.com/claims)

Click Button "Contact Information by Carrier"

## RT SPECIALTY

713-524-110 Ext. 98339

[txclaims@rtspecialty.com](mailto:txclaims@rtspecialty.com)

## SAGESURE

866-311-7243

[sagesure.com/claims](http://sagesure.com/claims)

## SAFEPOINT

855-252-4615

## SLB

281-996-0040

[kjones@twfg.com](mailto:kjones@twfg.com)

## SWYFFT

877-799-3389

[swyfft.com/claims/product-selection](http://swyfft.com/claims/product-selection)

## TEXAS FAIR PLAN

800-979-6440

[texasfairplan.org/claimscenter](http://texasfairplan.org/claimscenter)

## TOWER HILL

800-342-3407

## TRAVELERS

800-252-4633

[travelers.com/claims/file-claim/individual](http://travelers.com/claims/file-claim/individual)

## TWIA

800-788-8247 Choose "Option 1"

[twia.org/claimscenter](http://twia.org/claimscenter)

## TWICO

866-849-1315

[newclaim@twico.com](mailto:newclaim@twico.com)

## WRIGHT FLOOD

800-725-9472

[wrightflood.net/guest](http://wrightflood.net/guest)