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ANSWERS TO YOUR INSURANCE QUESTIONS

If you are among the thousands of Texas forced from their homes by Hurricane Rita, you likely have many questions regarding your insurance coverage. Insurance policies can be difficult to understand and often require the assistance of an insurance professional. Although this handout provides general information, it is not a substitute for professional consultation. Every policy and every claim are different. The information contained in this handout is provided as a public service by the attorneys of Wellborn Houston, L.L.P. After reviewing it, if you have questions or concerns please feel free to contact us.

- The standard Texas homeowners' policy (HO-B) provides comprehensive coverage for damage to insured property caused by hurricane, windstorm, hail and wind-driven water unless otherwise excluded. If not excluded, these policies pay for reconstruction costs, removal of trees & debris, loss of use, temporary repairs to preserve your property and additional living expenses if you are forced from your home. All claims are subject to your

deductible and the amount of coverage contained in your policy.

- The exclusion most commonly involved in these claims is for damages caused by “flood, surface water, waves, tidal water or tidal waves, overflow of streams or other bodies of water or spray from any of these whether driven or not by wind.” The Texas homeowners’ policy will not cover damages caused in these ways but will cover what is known as “ensuing losses.” You should also remember that hurricane related damage often results from both “wind-driven water” and “flooding.” Claims involving “ensuing loss” and damages caused by multiple sources can be extremely difficult to resolve without professional assistance.
- Even if your claim is covered, you should also remember that the policies will not pay for damages to certain structures or property including awnings, greenhouses, television towers/dishes and personal property contained in buildings unless caused by rain or hail entering through an opening caused by direct force of wind or hail. It will also not pay for any damages which the company determines that you could have avoided. You should do all that you can to keep these damages to a minimum.
- When you return to your homes, act quickly to contact your insurance agent and to protect your property from further damage. Keep all receipts for your expenses. Always communicate with your insurance company in

writing and always be present for any inspection of your damages. If you cannot stay in your home, be sure that the insurance company knows where to find you.

Insurance claims can be difficult to resolve especially when the scope of the destruction is so widespread. If you have any questions or concerns, contact the claims professionals at Wellborn & Houston, L.L.P. in Henderson, Texas at 903.657.8544 or toll free at 800.657.5234.

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