



**For Immediate Release  
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**Dallas County Judge Jenkins Provides Residents with First Steps and  
Dos and Don'ts Following a Disaster**

**DALLAS, Texas** – As residents are recovering from the deadly tornadoes that hit Dallas County over a week ago, it's important to make sure they know the proper steps to take over the next few weeks. Below is a brief list of initial tasks for residents:

**FIRST STEPS:**

1. **Be sure your property is safe before returning.** Shut off your gas and electricity for safety. If you are unsure how to do this or unable to do this on your own, contact your service providers for help.
2. **If possible, make temporary repairs** to your home to prevent further damage to the property and your belongings inside. List any and all damage you find when cleaning up.
3. **Call your insurance agent.** If you have insurance that covers tornado damage, your agent will tell you and can help you make a claim with your insurance company and an adjuster will contact you.
4. **Take photos and/or video** of the damage to your home, including damaged personal property and structural damage. It is very important that you document all damage immediately. You'll need complete records for your insurance claim.
5. When you have the visible damage documented, **send any photos and/or videos to your insurance company. Thoroughly document any contact with your insurance company**, including the date and time of any calls, who you spoke with, and the general substance of your conversations.
6. **When the insurance company adjuster visits your home to inspect the damage** --- the adjuster may rely on you to provide information regarding the extent of your damage. Be sure to tell the adjuster that any damage you point out, documented or discuss is only the damage you have noticed, and there may be other damage that you are unaware of or that is not immediately visible to an untrained eye.
7. **If you disagree with the amount of damage found by the insurance company's adjuster** --- or the amount the insurance company is paying you for your damage, do not give up. It is okay to accept payment, even if you don't agree with the amount, and use it to begin repairing your home. However, if you do not receive enough money to restore your home to pre-tornado condition, immediately tell the insurance company. Obtain estimates to repair/replace your property from a trusted contractor to compare with the amount that insurance company is paying, and make sure you are being covered prior to signing any Proof of Loss. Send those estimates to your insurance company to document that it is going to cost you more to fix your home than the insurance company paid.

## INSURANCE CLAIM DOS AND DON'TS

### DO:

- **Report the claim as soon as possible.** Don't hesitate reporting a legitimate claim for damage to your insurance company. The sooner the insurance company can observe the damage, the better.
- **Document the loss and interactions with the insurance company.** Thoroughly document your loss in writing and with photographs. Take photos and video of your damage to show the insurance company. Also keep records of the date and time of any calls to the insurance company, who you spoke with, and the general substance of the conversations. Keep all written communication with the insurance company in a safe place.
- **Provide accurate answers.** You are the best historian of your home and have the best information about the pre-storm condition of your home and personal property. When the insurance company adjuster inspects the tornado damage, she may rely on information you provide regarding the extent of your damage, so provide accurate, honest answers. However, be sure to tell the adjuster that any damage you identify is only the damage you have noticed, and there may be other damage.
- **Get your own estimates.** If the insurance company's estimate does not fairly represent the amount or extent of the damages, seek additional estimates from local trusted contractors regarding the amount it will cost to repair your home to pre-storm condition.
- **Ask for help.** The insurance claim process can be confusing. If you have questions or concerns about the insurance claim process or decisions made by the insurance company, seek help to be sure you get a fair evaluation.

### DO NOT:

- **Do not prematurely discard damaged items.** Do not throw away a damaged item until the adjuster has seen it or you have thoroughly documented the damage to the item. Proof of damage will be necessary for reimbursement of covered items.
- **Do not prematurely make permanent repairs.** Do not make structural or permanent repairs until the insurance company has observed the damage. Temporary repairs and measures to prevent further damage to your home are generally encouraged – just be sure the damage is documented! Save receipts for any temporary repairs made and provide them to your insurance company.
- **Do not rely solely on the adjuster.** The importance of doing your own research, making your own decisions, and staying involved with your claim cannot be overstated. Do not rely on others to make the best decisions without your involvement. Seek the advice of trusted contractors and professionals experienced in tornado damage mitigation and rehabilitation if you need help.
- **Do not get discouraged.** The insurance claim process can be intimidating and overwhelming. Don't get so discouraged that you settle for less than you are owed. Insist on a fair investigation and evaluation of the claim. If you feel too overwhelmed by this process, consider hiring a professional to help you get every dollar you deserve to restore your home.

## HELPFUL TIPS FOR CHOOSING A CONTRACTOR TO REPAIR YOUR HOME AFTER A DISASTER:

- **Research local, established contractors familiar with your area.** After a disaster, there will surely be “fly-by-night” contractors trying to take advantage of vulnerable homeowners by charging exorbitant amounts for poor work or, sometimes, no work at all. Research local contractors who are established in your community and familiar with the building, repair, and permit restrictions for your area. Research contractors on Better Business Bureau at <http://www.bbb.org> to be sure they don't have a record of consumer complaints.
- **Get multiple estimates.** You may not know if the first contractor you consult with gives you an accurate and fair estimate for the necessary repair work to your home. It's smart to get a second or third opinion so you can compare before deciding on which contractor is best for the job.

- **Request customer referrals.** Reputable professional contractors should have references to provide you from current or past satisfied customers. Reach out to these references and speak to previous customers regarding their experience.
- **Confirm contractor's license and insurance.** A professional contractor will always hold the necessary credentials to legally operate in the community for the type of work they are performing (plumbing, electrical, HVAC, etc.). The contractor should be insured and be able to show proof of that insurance.
- **Beware of suspicious payment arrangements.** Beware of "cash only" contractors. No reputable contractor will require full payment upfront in cash. A reasonable deposit for materials is common, but be sure you have a signed contract before making any payment. Beware of the common scam in which a contractor will offer you a limited time low price claiming he has left over materials after completing another job in your neighborhood. Never feel forced to make a decision quickly when it comes to choosing a contractor to repair your home.
- **Verify the contractor's contact information.** A contractor that only has a P.O. Box and no physical address may be a red flag. Get the contractor's address, phone number(s), and email address, and verify that the information is correct and functioning before signing a contract.

### **FREE NON-PROFIT HELP:**

Many non-profits have volunteers who are offering to assist residents free of charge. Volunteer organizations can assist with the following needs:

- Debris removal
- Blue tarps for roofs
- Sorting personal belongings
- Help with packing
- Chainsaw work
- Heavy equipment for debris (Skid Steer)

If you need assistance with any of the above needs, please go to the **Multi Agency Resource Center located at the Granger Recreation Center, 1310 W. Avenue F, Garland, TX 77040**, to fill out a work request for free volunteer labor and to explore the many other resources that are available to you free of charge. You may also sign up for tornado clean up assistance by calling our Crisis Cleanup hotline at **1-800-451-1954** for free help from organizations.

### **TEXAS LEGAL PROTECTIONS:**

The Texas Attorney General Advises:

Under state law, once the governor issues a declaration, vendors are prohibited from charging exorbitant prices for necessities such as drinking water, food, batteries, generators, towing, clothing, medicine, lodging, repair work and fuel during and after the crisis.

Currently, the disaster declaration is only effective in the four named counties. Under Texas consumer protection statutes, it is illegal for a person to take advantage of a disaster declaration by engaging in deceptive trade practices.

Texans in affected counties who believe they have encountered disaster scams should call the Office of the Attorney General's toll-free complaint line at (800) 621-0508 or file a complaint online at [www.texasattorneygeneral.gov](http://www.texasattorneygeneral.gov). For additional information on disaster scams, please visit our website at <https://www.texasattorneygeneral.gov/cpd/disaster-scams>.

“I urge residents who are covered by insurance to work closely with their insurance provider. When interviewing a contractor, ask questions, ask for identification and ensure any contractor you hire is a legitimate contractor in good standing with the Better Business Bureau. It’s also critically important that you safeguard your personal information,” said County Judge Clay Jenkins.

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