Texas Storm Damage Claim Kit

Free from Texas Repair Costs (texasrepaircosts.com). Steps from the Texas Department of Insurance (TDI). General information, not insurance or legal advice. Questions about your policy: call your insurer or TDI at 800-252-3439.[1]

Right after the storm

- [ ] Stay safe. Don't climb a wet or damaged roof.
- [ ] File a claim with your insurer as soon as you can.[1]
- [ ] Prevent more damage: remove standing water, cover broken windows and holes. Save every receipt. Your policy may pay for temporary repairs.[1]
- [ ] Can't stay in the house? Ask your insurer about living expenses and keep receipts.[1]

Photo and video list

- [ ] Wide shot of each side of the house, then close-ups.
- [ ] Roof from the ground: missing shingles, dented vents, gutters, downspouts.
- [ ] Windows, screens, siding, fence, AC unit fins.
- [ ] Inside: ceiling stains, wet drywall, damaged belongings.
- [ ] Don't throw damaged items away until your insurer says so.[1]

Texas rules that protect you

- ! A contractor can't waive, rebate or absorb your deductible. It's illegal, and your insurer can ask for proof you paid it.[1,2]
- ! A roofer or contractor doing the work can't also act as your public adjuster or negotiate your claim.[2]
- ! Insurance job of $1,000 or more: the contract must say you pay the deductible.[2]
- ! Report violations to the Texas Attorney General: 800-621-0508.[2]

Avoid storm fraud

- ! Get more than one bid or repair estimate.[1]
- ! Check references, phone numbers and the BBB.[1]
- ! Don't pay in full up front. Final payment only when the work is done.[1]
- ! Never sign a contract with blank spaces.[1]

Claim log: everyone you talk to[1]

Date	Name / company	Phone or email	What they said or asked for
	Claim #:		

Damage list (inside and outside)[1]

Room or area	What's damaged	Photo taken?	Receipt / cost

Need a repair price to compare?
One named local pro calls you, only with your OK. Free, no obligation.
texasrepaircosts.com/quote

Sources: 1. Texas Department of Insurance, "Hail damage to your home or car? What to do next," tdi.texas.gov/tips/after-hail-or-windstorms.html 2. TDI, "Roofing and insurance: Know the law," tdi.texas.gov/consumer/storms/roofing-and-insurance-know-the-law.html (Insurance Code 4102.163 and Ch. 707; Business and Commerce Code 27.02). Checked Nov 19, 2026. Texas Repair Costs is not an insurer, adjuster, contractor or law firm and does not help file or negotiate claims.