

Winter storm alert: How to recover and rebuild with insurance

Disasters + Preparedness

February 26, 2021

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As Texans continue their recovery from February 2021's devastating winter storm—which may become one of the [top 10 costliest natural disasters in U.S. history](#)—the Triple-I has compiled valuable resources about insurance coverage and claims-filing for those impacted by winter storm damage.

Those with either no or insufficient insurance coverage may seek financial assistance from FEMA, if they live or work in a county covered under a federal disaster declaration. For the recent storm in Texas, please see [here](#).

What does insurance cover?

Property

Standard [homeowners](#) and [business](#) insurance policies generally cover winter storm losses such as water damage from burst pipes and damage to structures caused by fallen trees and the weight of ice and snow.

[Renters](#) insurance covers losses to personal property (e.g., furniture, bedding) within your individual apartment. Damage to an apartment building is covered by the property management company's or owner's insurance policy.

Homeowners and renters insurance also includes [Additional Living Expenses \(ALE\)](#) coverage if your residence is made uninhabitable because of a covered loss.

Vehicle

Multi-vehicle accident damage is generally covered under either the mandatory liability portion of a negligent driver's [auto policy](#); or the [optional collision coverage](#) portion of a policy.

Damage to a vehicle from a crash into an object (e.g., tree, guard rail) is covered under collision coverage.

Damage to a vehicle from fallen tree limbs or ice is covered under [optional comprehensive auto coverage](#).

How do I file a claim?

After a natural disaster, you want to get back to normal as soon as possible. Your insurance company is there to help you. You may get multiple checks from your insurer as you make temporary repairs, permanent repairs and replace damaged belongings.

Here is what you need to know about claims payments, including how to file a claim, and what to expect during the process.

[How to file a homeowners claim](#)

[How to file a business claim](#)

[How to file an auto insurance claim](#)

[Understanding the insurance claims handling process](#)

[How is the settlement amount determined?](#)

[What is a public adjuster?](#)

Video: Additional Living Expenses

Infographics

Texas Winter Weather Alert: [Click here to view and download](#)

Winter Storm Recovery Watch: [Click here to view and download](#)

FEMA, SBA, and Other Resources

[Frequently Asked Questions about FEMA Disaster Assistance](#)

[DisasterAssistance.gov](#)

FEMA Helpline: 1-800- FEMA (1-800-621-3362)

TTY 1-800-462-7585

711 or Video Relay Service (VRS) 1-800-621-3362

[SBA Disaster Loans and Grants](#)

[Insurance Institute for Business & Home Safety Winter Weather Guidance](#)

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