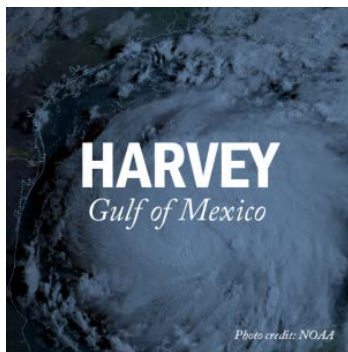




## TAPIA Urges Hurricane Harvey Victims to Get the Facts BEFORE Hiring Contractors to Rebuild or Repair



AUSTIN, TX August 25, 2017 — The Texas Association of Public Insurance Adjusters (TAPIA) cautions Texans coping with significant losses from Hurricane Harvey to “look before they leap” into arrangements with roofers or other contractors to repair their homes and businesses.

One of the most important things an insured property owner needs to know is who can—and can’t—negotiate your claim with your insurance company. In Texas, it is illegal for contractors—including roofing and restoration contractors—to offer to negotiate your claim with your insurance company. Contractors may not hire adjusters to handle your claim. Insurance adjusting—especially public adjusting—requires special training and a license issued by the Texas Department of Insurance.”

Insured property owners should be wary of contractors who offer to handle their claim “for free” if you let them do the work. This is sometimes called a “contingent agreement” and is illegal.

Likewise, beware of contractors and public adjusters who try to push you towards a lawyer when there is no sign of a legal problem. Most property insurance claims can be settled if both parties act professionally. On rare occasions, it may be necessary for an attorney to get involved if a coverage disagreement arises, or if the insurance company is simply not living up to its end of the bargain.

Insurance companies put the burden of proving a property loss on the policyholder; but most people don’t know a lot about their insurance policy, says Curtis Hordge, Jr., TAPIA president. “A time of crisis is a hard time to figure things out. That’s why many people turn to a public insurance adjuster (PA) for help.”

A PA works *only* for the policyholder—not an insurance company, roofing company, repair company, or general contractor. In Texas, as in most other states, PAs are required to be tested, licensed, and current on continuing education requirements. The Texas Department of Insurance (TDI) regulates public adjusters.

Visit the TAPIA website ([mytapia.org](http://mytapia.org)) for more information about PAs; a directory of TAPIA members; and other helpful information. For immediate assistance, send email to [TAPIA@mytapia.org](mailto:TAPIA@mytapia.org) or call 512-299-6680.