

# LAW OFFICES OF COLBY LEWIS

## TEXAS STORM DAMAGE CLAIM CHECKLIST

*Aggressive Representation for Houston & Gulf Coast Policyholders*

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Property Address: \_\_\_\_\_

Date of Storm Event: \_\_\_\_\_ Date Reported: \_\_\_\_\_

Insurance Co: \_\_\_\_\_ Claim #: \_\_\_\_\_

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### SECTION 1: IMMEDIATE STEPS (THE FIRST 24 HOURS)

- **Check for Safety:** Ensure there are no downed power lines, gas leaks, or structural shifts before entering.
- **Stop the Leak:** You have a legal duty to "mitigate" damage. Use tarps or plywood to prevent further water entry.
- **Save Every Receipt:** Keep a dedicated folder for receipts for tarping, wood, tools, or emergency plumbing.
- **Call Your Insurer:** Provide "prompt notice." Do not wait for a contractor to look at it first; get the claim on record.

### SECTION 2: CRITICAL DOCUMENTATION (THE EVIDENCE)

- **The "Digital Walkthrough":** Take a continuous 5-minute video of your property (interior and exterior) showing all damage.
- **Close-up Photos:** Photograph hail strikes on shingles, window dents, and water stains on ceilings.
  - *Tip: Place a quarter or ruler next to the damage for scale.*
- **The "Before" Search:** Locate photos of your home taken within the last year to prove the damage is new.
- **Equipment Details:** Take photos of the serial number plates on your AC units or pool pumps if they were impacted.

### SECTION 3: DEALING WITH THE ADJUSTER

- **[ ] Verify Identity:** Ask for the adjuster's name, company, and whether they are an "Independent" or "Staff" adjuster.
  - **[ ] Present Your Estimate:** If you have a quote from a local contractor, provide it to the adjuster immediately.
  - **[ ] Keep a Communication Log:**
    - *Date:* \_\_\_\_\_ *Name:* \_\_\_\_\_ *Summary:*  
\_\_\_\_\_
    - *Date:* \_\_\_\_\_ *Name:* \_\_\_\_\_ *Summary:*  
\_\_\_\_\_
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## **RED FLAGS: WHEN TO CONTACT COLBY LEWIS**

- The insurance company claims the damage is from "wear and tear" or "old age."
  - The adjuster ignores damage to your fence, shed, or pool equipment.
  - You are being asked to sign a "Full and Final Release" before repairs are finished.
  - Your claim has been "under investigation" for more than 30 days without an update.
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