



# Reed Smith Insurance Information and Claim Guide for the 2025 Central Texas floods

Following the devastating losses of life and property in the Central Texas flooding earlier this summer, many are wondering what assistance and support are available for victims. Reed Smith's Insurance Recovery Group has consistently been at the forefront of resolving complex insurance coverage disputes in the aftermath of natural disasters, including large flooding events. We have prepared this packet to provide information on the assistance that private and government insurance may provide to victims of the Central Texas flood.

## Immediate steps to take

- **Report your loss:** Contact your insurance agent/company as soon as possible. Call the National Flood Insurance Program (NFIP) Call Center at 1-800-427-4661 if you need help finding your insurance company.
- **Document damage:** Take photos/videos of all damage before discarding anything. Record details of damaged items.
- **Prepare for inspection:** Ensure safety before re-entry. Contact professionals for repairs (consult your insurer first).
- **Work with adjuster:** Verify their ID. Provide documentation. Only the insurer approves claims.
- **Ask for prevention and relocation costs:** If you took steps to prevent flood damage, the NFIP may reimburse up to \$1,000 for protection costs and \$1,000 for relocation costs.
- **Submit documentation:** Organize and submit all photos/videos. Confirm deadlines with your insurer.
- **Check other coverage:** Review all insurance policies for possible coverage.
- **Keep records:** Track all communications, expenses and repairs.
- **Apply for Federal Emergency Management Agency (FEMA) aid:** Register online or call 1-800-621-FEMA. Have property and personal information ready.

## Private insurance

For the most part, standard homeowners and renters insurance issued in Texas does not cover losses from flooding. These policies often contain "exclusions" that remove coverage for flood damage. Policyholders should look at the "exclusions" section of their policies to confirm whether there is such an exclusion. If there is, private insurance companies will likely deny claims for property damage from the Central Texas floods.

Because insurance coverage for flood damage is excluded in many private insurance policies, the Texas Department of Insurance has recommended residents purchase flood insurance from the NFIP. If your property is located in a flood-prone area, your home lender may require that you maintain flood insurance. Additional information regarding the NFIP is provided in a separate section below.

If you do not have a hard copy of your policy to review, many insurers make electronic copies available on their websites. You also can ask your insurance agent or broker for a copy or reach out to your insurance company directly. You can request that they send it to a temporary address or via email.

The Texas Department of Insurance has provided resources to policyholders affected by flooding, including "[Insurance claim tips for Texas flood victims](#)" (July 5, 2025). Among other advice, the department reminds victims to document flood damages and file insurance claims quickly. If you have a private insurance policy but do not know how to contact your insurer, the department can help you locate that information.

In the event flood damage may have been caused by factors other than flooding – for example, from wind or falling trees – policyholders should also consider filing home insurance, renters insurance or commercial property claims. Other policies may also provide some coverage, depending on the circumstances. For example, comprehensive auto policies may provide coverage for flood damage to your car.

In addition to insurance, other resources may be available. The federal government has made a "Disaster Declaration" for certain counties affected by floods. This means that those counties are eligible for FEMA's Individual Assistance Program. Individuals can visit [DisasterAssistance.gov](#) to assess whether they are eligible for assistance following the flooding.

Governor Abbott has also issued a disaster declaration, authorizing the use of available state and local government resources "necessary to cope with the disaster" from the flooding. On July 16, Governor Abbott increased the disaster declaration to cover 26 counties and on July 23 four additional counties were added, bringing the total to 30: "[Governor Abbott Announces Four Counties Added To State Disaster Declaration Following Texas Flooding](#)" (July 23, 2025).

Following Governor Abbott's declaration, the Texas Department of Insurance released Commissioner's Bulletin # B-0007-25 outlining its expectations for insurers, including those related to flood insurance, auto insurance and health insurance. This bulletin advises insurers to treat their policyholders fairly, suspend policy cancellations or non-renewals for non-payment of premiums, utilize disaster and independent adjusters to the extent necessary, and ensure fair settlement of claims.

## **National flood insurance program**

The NFIP is managed by FEMA and delivered to the public by a network of insurance companies (which participate in the "Write Your Own" program) and NFIP Direct. NFIP policies provide the conditions under which federal flood insurance funds may be disbursed.

Flood insurance covers physical damage to property that was directly caused by a flood, including damage from mudflows. A Standard Flood Insurance Policy (SFIP) for homeowners usually provides up to \$250,000 for building damage. Renters flood insurance policies generally protect up to \$100,000. Commercial flood insurance policies cover up to \$500,000 in flood damage. For an extensive list of what flood insurance covers, visit [FEMA's website](#). If you are insured with a private insurer, your limits of coverage may be greater.

Among other things, flood insurance policies generally require policyholders to send a signed and sworn proof of their flood losses within 60 days. After some natural disasters, this period has been extended; however, the federal government has not yet extended the 60-day requirement in connection with the Central Texas floods. FEMA recommends that you start a flood insurance claim as soon as possible after a flood because it can take anywhere from four to eight weeks before a claim is finalized and paid. For additional information, please see "How to start a flood insurance claim" on the [FEMA website](#). In Texas, policyholders must adhere to the requirements in their flood insurance policies, including proof-of-loss requirements, making it even more crucial to document your losses early and thoroughly.

The NFIP offers two types of coverage: building coverage and contents coverage.

**Building coverage** generally provides coverage for loss of or damage to the building and structure, as well as:

- Electrical and plumbing systems
- Furnaces and water heaters
- Refrigerators, stoves and built-in appliances like dishwashers
- Permanently installed carpeting, cabinets, paneling and bookcases
- Window blinds
- Foundation walls, anchorage systems and staircases
- Detached garages
- Fuel tanks, well water tanks and pumps, and solar energy equipment

**Contents coverage** generally provides additional coverage for damage to:

- Clothing, furniture and electronic equipment
- Curtains
- Washers and dryers

- Portable and window air conditioners
- Microwaves
- Carpet installed over wood floors
- Valuable items such as original artwork and furs (up to \$2,500)
- A business' merchandise and raw materials held in storage or for sale

### How do you prepare/submit a claim if you have an NFIP policy?

#### Step 1: Report your flood loss

- Contact your insurance agent/company as soon as possible to report your claim. If you need help finding your insurance carrier, call the NFIP Call Center at 1-800-427-4661.
- Ask about advance payment to help jumpstart recovery – this will be deducted from the final payment.
- An adjuster should contact you within 24–48 hours, though it may take longer in severe cases.
- Information to have ready:
  - Insurance company name
  - Policy number
  - Contact information (phone/email)
  - Mortgage company name (if applicable)
- **Need help?** Call the NFIP Call Center at **1-800-427-4661**.

#### Step 2: Prepare for inspection

- If the building is still standing, **ensure it is safe** before re-entry.
- **Take photos/videos** of all damage before discarding anything. Include:
  - Waterlines (interior/exterior)
  - Structural damage
  - Damaged items (appliances, furniture)
  - Make, model and serial number of electronics and appliances
  - Swatches/samples of flooring, wallpaper, etc.
- **Immediately discard** health hazards (e.g., spoiled food, soaked bedding) – but only after photographing.
- **Next steps:**
  - Contact professionals for HVAC, water or electrical issues (consult your insurer before signing contracts).
  - Reach out to your local building department about substantial damage status, building permits and rebuilding tips.
- **Loss avoidance tip:**
  - If you took steps to prevent flood damage, the NFIP may reimburse up to \$1,000 for protection costs and \$1,000 for relocation costs. Tell your adjuster.

#### Step 3: Work with the adjuster

- **When the adjuster arrives**, they should show ID and provide contact details.
- Expect them to:
  - Explain the flood claims process.
  - Inspect and document your damage.
  - Discuss advance payments.
  - Review your policy coverage.
- **Remember:**
  - Only the insurance agent/company approves claims – not the adjuster.
  - The **adjuster should never ask for money; if they do, it is probably a scam.**
  - Although the adjuster may be independent of the insurer, they do not work for you, and you should not assume that they will advocate for you (it is possible to hire your own adjuster, but that is not necessary in most cases).
  - Provide a current address and phone number if displaced.
  - Ask about **Increased Cost of Compliance (ICC)** coverage, which can cover costs of new construction complying with flood safety rules imposed after a flood.

#### Step 4: Document and get paid

- Provide all photos/videos, ideally organized by room. This can include both “before” and “after” photos/videos demonstrating loss/damage.
- Read your **Flood Claims Handbook** and review your policy with your agent.
- The adjuster will submit the damage estimate to the insurer.
- Confirm deadlines with your insurer to ensure timely and accurate payment within your policy limits.

## State and federal government support

FEMA assistance is generally considered emergency assistance of last resort to help individuals impacted by natural disasters. FEMA provides various types of disaster assistance to individuals in designated counties, including grants for temporary housing, home repairs, and personal property repairs or replacement. Additionally, FEMA may offer financial aid for disaster-related medical and funeral expenses, as well as support for other basic needs not covered by insurance. The current list of designated counties eligible for assistance can be found on [FEMA's website](#).

Individuals in designated counties who sustained losses can begin applying for assistance by registering online at the Department of Homeland Security's [Disaster Assistance website](#) or by calling: 1-800-621-FEMA (3362). Applicants should be prepared to provide information such as a list of damaged and lost property and their Social Security number, annual household income, contact information, insurance details and bank information for receiving funds. As of July 17, 2025, FEMA has not announced a deadline for submitting applications for FEMA assistance in connection with the July Texas floods. Affected individuals who wish to apply for aid should check [FEMA's latest press releases](#), where the deadline for applications will be announced.

At this time, the scope and nature of the support provided by the U.S. government through FEMA, and any additional support from the State of Texas, are still being determined and are subject to change.

Even if it is unlikely that you will qualify for FEMA assistance, you may wish to submit a claim with FEMA anyway. You may be found to qualify, perhaps because of additional needs that arise and exceed the coverage/resources you have available – but you will not be eligible unless you have applied for support.

## Important phone numbers and additional resources

Legal aid organizations, such as Texas RioGrande Legal Aid, provide free legal services to disaster survivors, including help with FEMA applications, appeals and housing issues. Survivors are encouraged to reach out as soon as possible to ensure timely assistance and to protect their rights throughout the recovery process.

- **NFIP Call Center:** 1-800-427-4661
- **FEMA registration and assistance:** 1-800-621-3362
- **FEMA TTY:** 1-800-462-7585
- **Texas RioGrande Legal Aid (TRLA) intake hotline:** 1-956-996-TRLA (8752) (flood survivors can press #3 to bypass standard intake)
- **TRLA disaster resources:** [trla.org/disaster](http://trla.org/disaster)