



State Senator Wendy Davis'

Useful Resources on Homeowners Insurance

As discussed in a Telephone Town Hall meeting with thousands of constituents in Senate District 10 on Nov. 16, 2010:

Helpinsure.com

800-252-3439

- Compare insurance rates and policies
- Connect with insurance agents
- Find publications on homeowners, automobile insurance
- File complaints
- Verify insurance agents and companies

Texas Department of Insurance

www.tdi.state.tx.us

512-463-6169

Consumer Help 1-800-252-3439

Report Fraud 1-800-327-8818

- Oversees homeowners insurance as well as all other types offered in Texas
- Consumer resources for homeowners insurance rate comparisons, insurance publications

Office of Public Insurance Counsel

www.opic.state.tx.us

512-322-4143

- Request publications on bill of rights for auto insurance, credit insurance, and homeowners insurance

Other resources

- Attorney General's mold information page www.oag.state.tx.us/consumer/home_improvement.shtml#mold
- National Flood Insurance Program www.fema.gov/business/nfip
- Texas Fair Plan texasfairplan.org
 - For those having trouble obtaining residential insurance through licensed insurance companies

General Consumer Tips

- Make sure you ask what your policy will and will not cover
- Understand the amount of your deductible
- Get quotes for the cost of additional coverage including wind, flood, mold

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