

MY CAR FLOODED

Will my insurance cover the costs?

The Texas Department of Insurance says you are covered for flood damage to your vehicle if you have comprehensive auto coverage. If you don't have your policy, be sure to call your insurer.

5. Does a flood-damaged vehicle equate to my car being totaled?

The final decision will be made by your insurance company. According to the Texas Department of Insurance, the insurance company will look at your car's actual cash value versus the cost of repairs. Your insurer will consider the car totaled if fixing it costs more than what it's actually worth.

6. How do I file an insurance claim?

Get in touch with your insurance company as soon as you can. Just like any other claim, you'll need to take pictures of the damage. Your company will then send an adjuster to evaluate the damages.

Note: Companies have to pay claims in a timely matter, according to Texas laws. The Texas Department of Insurance says deadlines can be extended for disasters.