

Getting the Most From Your Homeowners Insurance Policy

SOURCE

KHOU News Website

By Vincente Arenas / 11 News

9:23 PM CDT on Friday, September 26, 2008

[View Article Source](#)

ANAHUAC, Texas—Jennifer Hampton knew her home in Anahuac would take a beating when Hurricane Ike barreled toward Galveston Bay.

However, she had no idea Ike's strike would be so bad.

"We just cried and it was just unbelievable really we have nothing left," she said.

Despite the damage, Hampton thought she'd be alright.

She said she had insurance and an adjustor was quick to respond to her case, but she was wrong.

"Two days later they left a message on my husband's cell phone and said all they were going to cover was the roof and ceiling and that's it really," said Hampton.

Hampton said she would need to spend thousands more out of pocket just to make her house livable.

The Anahuac resident said she is fighting her insurance's decision not to cover all the damages.

"We've made several phone calls after this adjustor left and nobody has called us back," she said.

The Hampton family is not alone, experts say.

"There's gonna be thousands of people going through this exact same situation," said local attorney Jason Gibson.

Gibson plans to represent the Hampton family in their fight against their insurance company.

"That gives insurance companies wiggle room so to speak so that when something like this happens, they can deny claims and do it because the insurance policy is vague," said Gibson.

The [Texas Department of Insurance](#) says there are other ways to fight your insurance company. In some cases you can demand an arbitration. You can also hire an public insurance adjustor to help get you more money," said Gibson.

Charles Dale is a public insurance adjustor. He says consumers need to do their homework.

“When you work an insurance claim and you understand the conditions and how to negotiate and demand a better payment to the carrier, you will always receive a better recovery,” he said.

Only registered public insurance adjustors are allowed to work cases in the state, said Dale.

He said that individuals generally charge ten percent of any extra money they help you get and there is plenty of work.

“(I) just hope that we hear something back from [FEMA](#) and get a miracle from the insurance company that they will come through in some sort of way,” said Hampton.

If that doesn’t happen, Hampton said, she is ready to keep fighting.