

# Personal Insurance

## Flood Resource Guide

The recent severe weather and flooding has brought significant challenges to many communities across Texas. If you or your loved ones have been impacted, please know that we are here to support you every step of the way.

**Many homeowners' and renters' insurance policies DO NOT include flood protection.** If flood insurance isn't currently part of your plan, we can help you explore options through the National Flood Insurance Program (NFIP) or private insurers.

At Frost Insurance, our priority is to help you recover and prepare for the future. Below are key resources and steps to guide you:



### RECOVERY TIPS



**File a claim promptly** — If your property was damaged, contact your insurance provider as soon as possible. Take photos of all damage and keep receipts for any repairs or temporary accommodations.

When repairs to your property are needed, and to avoid contractor fraud:

- Use only licensed and insured contractors
- Submit any claims yourself
- Never pay or sign completion agreements until all work has been completed



**Prevent further damage** — Act to prevent further damage by covering any openings in roofs and windows, clearing out wet debris and dehumidifying to prevent mold damage.



**Access disaster assistance** — Visit [disasterassistance.gov](https://disasterassistance.gov) to apply for federal aid. FEMA may provide grants for temporary housing, essential repairs and other urgent needs.



**Stay informed** — Sign up for local emergency alerts and monitor weather updates. The Texas Division of Emergency Management (TDEM) offers real-time alerts and evacuation notices.



**Plan for the future** — As Texas experiences a continuously growing risk of severe weather, even areas not previously considered high-risk are now vulnerable. We can help you evaluate your exposure and secure the right flood insurance coverage.

### RESOURCES

#### Apply for aid

<https://DisasterAssistance.gov>

#### Flood preparedness

<https://www.ready.gov/floods>

#### Recovery steps

<https://www.floodsmart.gov/recover/checklist>

#### Texas flood updates

<https://tdem.texas.gov/disasters/july-flooding-25-0026>

### WE'RE ALWAYS HERE TO HELP

Recovering after a flood can be complex and a difficult process, but you're not alone. Frost Insurance is here to help you navigate the aftermath. Our personal risk advisors are committed to supporting your recovery and helping protect you, your family and your personal property.

For more information, visit [FrostBank.com/DisasterRecovery](https://FrostBank.com/DisasterRecovery) or call us at (866) 227-2099 if you have any questions.

