



FARMERS MUTUAL

Insurance of Comal County

"Serving Texans for over 130 years"

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2021 Winter storm "Uri" assistance and information for Farmers Mutual Members

Effective 2/21/2021

Farmers Mutual knows that some of our members are going through some tough times with the recent winter storm named 'Uri' (official name given to the storm), and we know it is frustrating, but rest assured, we are here to help, as we can. We wanted to give out some information, tips, and frequently asked questions, that could help with the claims process and for recovery from the damages. We also have information on our website, under the claims tab: Claims FAQs, for assistance.

Frozen or Busted Pipes Tips

If you have a broken pipe, please see the following recommendations for limiting water damage:

- Locate the water shut off valve to the home and make sure to get the water shut off, to prevent further flooding of the home.
- Once the water is shut off, please contact a licensed and bonded plumber (Farmers Mutual gives the member, the freedom to choose a licensed plumber of their choosing), and have the plumber come out to locate and repair the leak.
- During this time, please make sure to take plenty of photos, document damages, and save all documentation-receipts, for the claim file.
- Once the leak is fixed, please call the office, and file a claim and we will have a representative call you back to review your policy for coverage and review the claims process (It helps to have your policy number ready for claims filing).
- If a water mitigation company is needed, your claim representative, will coordinate with the member, on getting a company out to mitigate.
- Please take down our claims representative's name, email, and contact number, for the claims process to run smoothly.

**** Due to the possibility of high claim volume, please be patient with us during this time. If we do not answer the phone please leave a detailed message that is easy to understand, so we can call you back, as soon as we can ****

Ice Damming on roof

Ice dams form when snow melts, runs down the roof, and refreezes near the edge. This occurs when part of the roof warms to above 32°F – warm enough to melt the snow, while the roof edge remains below freezing (often a result of a warm attic). When the melted water runs down the roof, it hits the cold edge not warmed up by the attic and freezes, creating a rim of ice. The water backs up behind the ice dam, finds cracks and openings in the exterior roof covering, and flows inside the home below.

As ice melts on your roof:

- DO NOT attempt to break up the ice on the roof in any way. Trying to chip off the ice can break or puncture the shingles underneath.
- Check the attic for water entry point and try to catch it before damaging the ceiling below.
- Catch leaks inside the home in buckets to mitigate further damages to floors, furniture, etc.
- Take photos or videos of damages **prior to any repairs.**

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Federal Disaster Assistance Information

FEMA (Federal Emergency Management Agency) has declared the recent winter storm, as a federal disaster and is aiding Texas residents. Please see the following information from FEMA's disaster assistance website:

- *If you were affected by the winter storms in Texas, you can apply for disaster assistance online by selecting "Apply Online". (through the website address given below)*
- *FEMA programs do not pay for fuel or cover food losses. If you have immediate needs for food or shelter, you may contact 2-1-1 for local resources.*
- *Applicants are required to inform FEMA of all insurance coverage such as flood, homeowners, renter's, etc. that may be available to them. Insured applicants must provide FEMA documentation such as an insurance settlement or denial letter to process their application.*
- *Website to apply for assistance request: disasterassistance.gov*

If you do not have insurance coverage from the winter storm damage or to help assist with deductibles or non-recoverable depreciation, this federal aid could be a good resource to help with the winter storm Uri, damages.

** This aid is separate from our association, and the assistance is a Federal initiative and Farmers Mutual is NOT involved in this assistance and cannot provide help with filing for this aid or information regarding the process of the aid. We just want to give you the information, to help assist in your recovery. **