



Texas Department of Insurance

Consumer Protection – Public Education, Mail Code 111-1A
333 Guadalupe • P. O. Box 149091, Austin, Texas 78714-9091
800-252-3439 telephone • 512-305-7463 fax • www.tdi.state.tx.us

CONSUMER ALERT

March 4, 2009

TDI Available to Assist Capitol County Mutual Fire Insurance Company Policyholders

Capitol County Mutual Insurance Company has notified policyholders that their industrial fire insurance coverage will end effective with the policy monthly anniversary date in May 2009. If you received notice that your policy will be non-renewed, begin shopping for new insurance immediately to ensure that your home and property are protected.

The 2009 hurricane season begins June 1, and you don't want to be caught without insurance. You can shop for a new homeowners policy that includes wind and hail coverage or, in certain areas, you may be eligible to buy wind and hail coverage from the Texas Windstorm Insurance Association (TWIA).

TWIA is the state's insurer of last resort for wind and hail coverage in the 14 coastal counties and parts of Harris County on Galveston Bay. TWIA policies only cover losses from wind and hail damage. You will need a separate policy from a standard insurance company to cover losses from fire, theft, and other events. To learn more about TWIA, talk to an insurance agent or visit the TWIA website at www.twia.org.

For more information or insurance assistance, call our Consumer Help Line at **1-800-252-3439** or visit our website at www.tdi.state.tx.us. Consider these shopping tips before you buy a new policy:

- **Ask several companies and agents for price quotes because rates vary.** TDI publishes a homeowners rate comparison guide that can help you shop. You can also view the comparisons on www.helpinsure.com.
- **Decide whether you need flood insurance.** Most homeowners and dwelling property insurance policies do not cover damage caused by rising waters. You can buy a separate flood policy from the National Flood Insurance Program (NFIP). Call NFIP at **1-800-427-4661**, visit its website, www.floodsmart.gov, or contact an insurance agent.
- **Consider factors other than price.** A company's complaint history and financial rating can indicate the level of service you will receive. Buy only from licensed companies and agents. Call our Consumer Help Line or visit our website to verify license status.
- **Ask about discounts.** Some companies offer discounts. The discounts and amounts offered vary by company.
- **Choose the highest deductible you can afford.** Higher deductibles will lower your premium, but you'll have to pay more out of pocket if you have a claim.
- **Answer questions truthfully.** Wrong information may result in an incorrect price quote, rejection of your insurance application, or cancellation of your policy.
- **Consider the Texas FAIR Plan if you're having a hard time finding insurance.** If you have been declined residential property insurance by at least two insurance companies, you may be eligible for coverage with the Texas FAIR Plan. For more information or to find an authorized agent, visit www.texasfairplan.org.