

TEXAS PROPERTY CLAIMS

ACTION REQUIRED	DEADLINES
Acknowledge claim in writing, including a general reservation of rights where appropriate.	Within 15 days after notice of claim.
Commence adjustment, request information pertinent to investigation.	Within 15 days after notice of claim.
Provide instructions and blank proof-of-loss forms for insured to complete.	Within 15 days after notice of claim.
Accept claim, reject claim, or state in writing additional time is needed, explaining why more time is needed to conduct an investigation.	Within 15 business days after receiving all items, statements, and forms required to secure a final proof of loss.
If additional time to investigate claim is requested, accept or reject claim.	Within 45 days after notifying insured of the need for additional time to investigate.
Make payment.	<p>Within 5 business days after acceptance of claim.</p> <p><i>Within 60 days after receiving all items, statements, and forms reasonably requested.</i></p>

NOTES:

1. "Claim" means a first-party claim.
2. "Notice of claim" means any written notification provided by a claimant to an insurer that reasonably apprises the insurer of the facts relating to the claim.
3. "Business days" are all days except Saturdays, Sundays, or state holidays.
4. In the event of a weather-related catastrophe or major natural disaster, as defined by the insurance commissioner, the claim-handling deadlines are extended for an additional 15 days.
5. In the event of suspected arson, the deadline for acceptance or rejection of the claim is 30 days after receiving all information requested.