



## CLAIM ADMINISTRATION

Risk Management administers all insurance claims for the City including property, general liability, automotive, and Worker's Compensation through the Texas Municipal League Intergovernmental Risk Pool (TML-IRP). Here at the City, we want to make sure that, should there be a chance we are at fault, we want the process of filing a claim with our insurance carrier to be as simple as possible. With that, we have made the Claim Form available online and are providing some basic frequently asked questions here to help understand the process.

### FAQs

**Question: The City of Harlingen damaged my property or resulted in an injury. What do I do?**

**Answer:** Risk Management is a division of our Human Resources Department and is the City's point of contact for reporting claims. Follow the steps below to file a claim:

1. Provide a statement that includes: claimant's name, email, mailing address, phone number, your description of incident and explanation on how you would like the City to assist you ([Notice of Claim included](#)), you may submit the Notice of Claim in person at 118 E. Tyler Ave. Harlingen, TX 78550, via the City of Harlingen App, or via email at [claims@myharlingen.us](mailto:claims@myharlingen.us).
2. Please submit supportive documentation along with claim (repair estimates, invoices, bills, photographs, and police report).
3. Follow up with Texas Municipal League-IRP for status on your claim at 1-800-537-6655, please allow two business days for claim to be processed in their system (provide claimant's name and date of incident).

**Question: I filed my claim. What happens next?**

**Answer:** Texas Municipal League Intergovernmental Risk Pool (TMLIRP) is the City's insurance carrier. Once your claim has been received, TMLIRP will assign an adjuster to investigate and handle your claim. You can expect to hear from an adjuster within 5 to 7 days upon receipt of the claim.

**Question: How long does the investigation process take?**

**Answer:** The investigation process may take several days or weeks, depending on the complexity and nature of your claim. Investigations may include contact with the City worker(s) and/or City Department involved in the incident, a visit to the site for further inspection and photographs related to the incident and additional follow-up as necessary to ensure a thorough review of your claim.

***If your claim is valid,*** and the City is legally obligated to pay, you will receive a letter advising you that your claim has been accepted. The adjuster will then advise you of the settlement amount and provide you with a Release of Claim Form. The Form must be signed, notarized and returned to the assigned adjuster before TMLIRP sends you a settlement check.

***If your claim is denied,*** an explanation of the reason(s) your claim was denied will be provided in the letter from the adjuster.

**Question: What happens once I accept a settlement offer?**

**Answer:** Once you sign the Release of Claims form that you received from the assigned adjuster, please arrange to sign the letter before a Notary Public and return the original to the adjuster as soon as you are able. Please be aware that it may take several days after the receipt of your Release of Claims document for TMLIRP to process your settlement check. Also, please recognize that once you sign the Release and receive the settlement check, your claim is concluded, and the decision is considered final.

**Question: Who do I speak with if I disagree with the denial of my claim?**

**Answer:** Contact the TMLIRP adjuster assigned to your claim. The adjuster's contact information can be found listed on your denial letter.

**Question: I would rather pay for the repairs myself in advance of a decision related to my claim. Will the City reimburse me?**

**Answer:** City of Harlingen, via TMLIRP, will do its best to ensure we address your claim as fairly and promptly as possible. We understand this is an inconvenience. While liability for the incident is being investigated you are strongly advised to mitigate any additional damage. Some of the more common ways to mitigate additional damage include the following:

- Contact your insurance company so they can assist you in mitigating your damages.
- Protect your vehicle / property and its equipment / contents from further loss.
- Complete any necessary emergency repairs, such as covering a broken window, door or removing water from your home to prevent additional damage.
- Relocate your vehicle to a place where no daily storage fees are charged.

**Question: I filed a claim a while ago but never heard from anyone. What do I do?**

**Answer:** Call TMLIRP at 800-537-6655.