

Twice Denied Homeowners Insurance Claim Leads to New Roof

A homeowners insurance claim is illegitimately denied only to have the damage exacerbated by new storm damage.

SPRING, TEXAS, UNITED STATES,
December 1, 2020 /EINPresswire.com/
-- Twice Denied [Homeowners Insurance](#) Claim Leads to New Roof.

[Property damage](#) may include damage to your home, your patio furniture, your fence, your mailbox, or any other belonging on your property. How much you may be able to recover for your property damage can be determined by proof of replacement value, repair costs, the inability to use until fixed or replaced.



Having a roof insurance claim denied is common. Luckily, a roof damage claim denial does not have to be the last word. Understanding the insurance claim process and how to challenge an insurance denial is a valuable skill for every homeowner. In most situations, your homeowners insurance covers roof damages due to a storm. You can expect a claim rejection letter if the peril is excluded by your homeowners insurance policy. Knowing what your homeowners insurance policy excludes is very important. Some standard homeowners insurance policies (HO-3) cover common disasters, but not everything. Some insurance policies have separate wind and hail damage deductible. Make sure to read your policy carefully to understand what damage is covered.

It Was the Other Storm's Fault

In the spring of 2016, the Spring, Texas area experienced a wind and hail storm that damaged the roof and exterior of our clients' home. Our clients, one a 40-year plus emergency room nurse, filed a homeowners insurance claim with their insurer who sent out an adjuster who wrote the damage off as minimal and failed to cover the damage to the roof. The adjuster

claimed the roof damage was less than \$1000 and under the deductible, even though other houses in the neighborhood received new roofs due to the wind and hail damage. Our clients trusted the results the [insurance company](#) provided them with and did not pursue any action after the initial insurance claim denial.

Then came Hurricane Harvey a year later and the roof leaks that followed. Our clients filed another homeowners insurance claim to which their insurance company responded by sending out another adjuster, who came back telling them the roof leaks were a result of previous damage and/or wear and tear, not the storm. That meant the insurance company most likely misrepresented the scope of damages during the first claim back in 2016. Having experience with one denied homeowners insurance claim already, our clients called us to take their case. Our own third-party adjuster concluded the damage from the hailstorm in 2016 that went unrepaired was exacerbated by Hurricane Harvey and ultimately the fault of the insurance company for not fixing the repairs before the hurricane's impact.

Bad Faith Insurance Claim Seeks Redemption

If the insurance company had fixed the repairs to the home from the initial claim, the damages inflicted during Hurricane Harvey would have been reduced or less severe. We filed suit and sent a demand letter to the insurance company, who settled at mediation with us and provided the funds for the repairs to the exterior of the home as well as a brand new roof for our clients.

Because an insurance company has an obligation of good faith and fairness with the people it insures, those who believe an insurance company has not acted fairly and in good faith also can have a claim for common law bad faith and statutory violations. The Texas Insurance Code also provides the rules for how insurers must behave towards policyholders.

Houston Property Insurance Lawyers

Has your homeowner's or commercial business insurance claim been denied? We can help. Representing thousands of client's against big insurance companies, our insurance claims attorneys aggressively protect the rights of the policyholder. Our consultations are free, and you owe us nothing until we win your case. Contact us today.

Chris Flynn

Chad T. Wilson Law Firm

+1 8326833763

cflynn@cwilsonlaw.com

Visit us on social media:

[Facebook](#)

[LinkedIn](#)

EIN Presswire's priority is source transparency. We do not allow opaque clients, and our editors try to be careful about weeding out false and misleading content. As a user, if you see something we have missed, please do bring it to our attention. Your help is welcome. EIN Presswire, Everyone's Internet News Presswire™, tries to define some of the boundaries that are reasonable in today's world. Please see our Editorial Guidelines for more information.

© 1995-2020 IPD Group, Inc. All Right Reserved.