

Texas Size Hailstorm Crushes Conroe

The practice of denying homeowners insurance claims due to manufacturing defects comes to light.

CONROE, TX, UNITED STATES,
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EINPresswire.com/ -- Hail damage is
the number one cause of property
damage in the US. In 2019-2020 alone
the State of Texas has seen more
claims related to hail than most states.
Severe property damage occurs when
a dangerous storm strikes a highlypopulated area with hail larger than an
inch or more in diameter. Baseballsized hail (3.5 inches across) is a
common occurrence in the Lone Star



Client gets a new roof

State and creates devastation in our communities.

On March 18th, 2018, a major hailstorm blew through Montgomery County, impacting Conroe and the surrounding areas. Our client, an 80-year-old retiree, witnessed extensive hail damage to his roof. As the original owner of the home, built in 2006, our client never imagined that he would have to eventually have to face down a hailstorm-homeowner insurance claim. Relying on his faith as a long-term customer with Safeco insurance (12 + years), he filled a hailstorm insurance claim and to his shock, the claim was denied. At that point he knew, he'd be facing down the insurance company in an effort to cover his losses.

The insurance company sent three different inspectors to review the property damage. Each one ended up blaming the manufacturer of the shingles on the roof, calling the product defective. Ironically, these were the same shingles that had been on the house since it was built. The very same shingles Safeco insured the home with and routinely collected a premium from our client on. Next, the insurer would deploy extensive stalling and delay tactics to keep from paying our client's insurance claim. Shortly thereafter, fed up and frustrated, our client hired us to pursue the insurer.

Our team of engineers independently reviewed the property damage and determined the roof

damage was not due to defective shingles, but actual storm damage. A series of depositions would cast the case in a new light. With the case set to go to trial and the insurer finally realizing the errors of their ways and the poor treatment of our client and his terminally ill spouse (who passed away during the pendency of the case), the insurance company chose to settle the case. This meant that our client would receive the funds necessary to have a new roof installed on his home.

The Law of Hail Damage Insurance Claims

Homeowners that do not file within the statute of limitations can miss the chance to recover their losses, indefinitely. This timeframe is often two years from the date of the incident, even though a case-by-case or a policy-by-policy analysis of the statute of limitations is required.

Our expert attorneys have seen thousands of cases where insurance companies have delayed, underpaid, or simply denied the legitimate claims of the policyholders they insure causing an unfathomable amount of emotional and financial damage. In Texas, this is an illegal practice and insurance companies can be held liable for acting in bad faith. Insurance companies participating in these illegal activities can be sued for up to three times the damages reflected in the insurance claim.

Texas Hail Damage Attorneys

Has your <u>homeowner's insurance claim</u> been denied? We can help. Representing thousands of homeowners against big insurance companies, our home 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.

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