

Winter Freeze Lawsuit Deadline Quickly Approaches

Two years since the Winter Freeze hit Texas and caused billions of dollars in property damage. Now the Winter Freeze lawsuit deadline is set to expire.

HOUSTON, TEXAS, UNITED STATES, July 19, 2022 /EINPresswire.com/ -- It's been almost two years since the Winter Freeze hit Texas and caused billions of dollars in property damage state-wide, but now the Winter Freeze lawsuit deadline is about to expire.



What Is The Deadline For The Winter Freeze?

Honestly, it translates to a particular date when a policyholder will not be able to file a lawsuit for Winter Storm damages. A statute of limitations deadline sets the maximum amount of time that can pass after an event for which a lawsuit can no longer be started. Should a Winter Freeze claim have been denied, delayed, or underpaid, and the policyholders miss the statute of limitations, they will not be able to recover for the claim even if the case is a clear win.

The case ends once the statute of limitations has passed if the lawsuit was not filed in time.

How Is My Homeowners Insurance Claim Affected?

The Texas Civil Practice & Remedies Code establishes the standard statute of limitations period for breach of contract claims, which would include a lawsuit to recover insurance proceeds due under an insurance policy. Section 16.070(a) allows parties to agree to shorten the length of that limitation period, as long as it is at least two years. Unsurprisingly, nearly all insurance policies contain a provision setting a limitation period of two years, the minimum period allowed, to give the policyholder as little time as possible to act. The attorneys at the Chad T. Wilson law firm can review the claim and determine whether there may be a statute of limitations issue that would impact the claim.

Is My Case Safe From The Statutes of Limitations?

The statute of limitations deadline represents the very last day to be able to file a lawsuit. Generally, a plaintiff filing a lawsuit before the statute of limitations ends should be able to avoid dismissal on the grounds that the lawsuit was untimely filed. However, to avoid potential issues which would negatively impact the case, it is strongly recommended to contact an attorney well in advance of what the statute of limitations deadline might be so there is enough time to investigate the claim and file a lawsuit ahead of the deadline.

When Is The Deadline To File?

Because [property damage claims](#) have a [statute of limitation](#) period of only two years under most policies, most homeowners believe that the date of the event is the start of the countdown to the statute of limitations expiring. This is not entirely correct. Instead, the clock starts running as soon as a contract (the insurance policy) is breached. For instance, when an insurance company issues a letter denying a claim, the clock on the limitations period will start running as of the date of that letter. If a claim is underpaid, the letter from the insurance company informing the homeowner that some payment will be issued will start the clock.

How Do I Determine When My Case Deadline Expires?

Talk with an experienced insurance claims attorney before time runs out. An insurance claims attorney can quickly evaluate when a Winter Freeze deadline has come up and aid with making the right decisions for the claim. To maximize the settlement, contact the law offices of the Chad T. Wilson Law Firm today. Call (832) 415-1432 or visit CWilsonLaw.com when a property insurance claim has been denied, delayed, or underpaid.

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