

Filing a Property Insurance Claim



The
Texas
Bulldog



INSURANCE

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Important steps to follow when filing your insurance claim and what to expect.



Table of Contents

Starting The Process **3**

Document Damage and Repairs

- Take Photos
- Save Receipts
- Document Damaged Belongings

Filing A Claim **4**

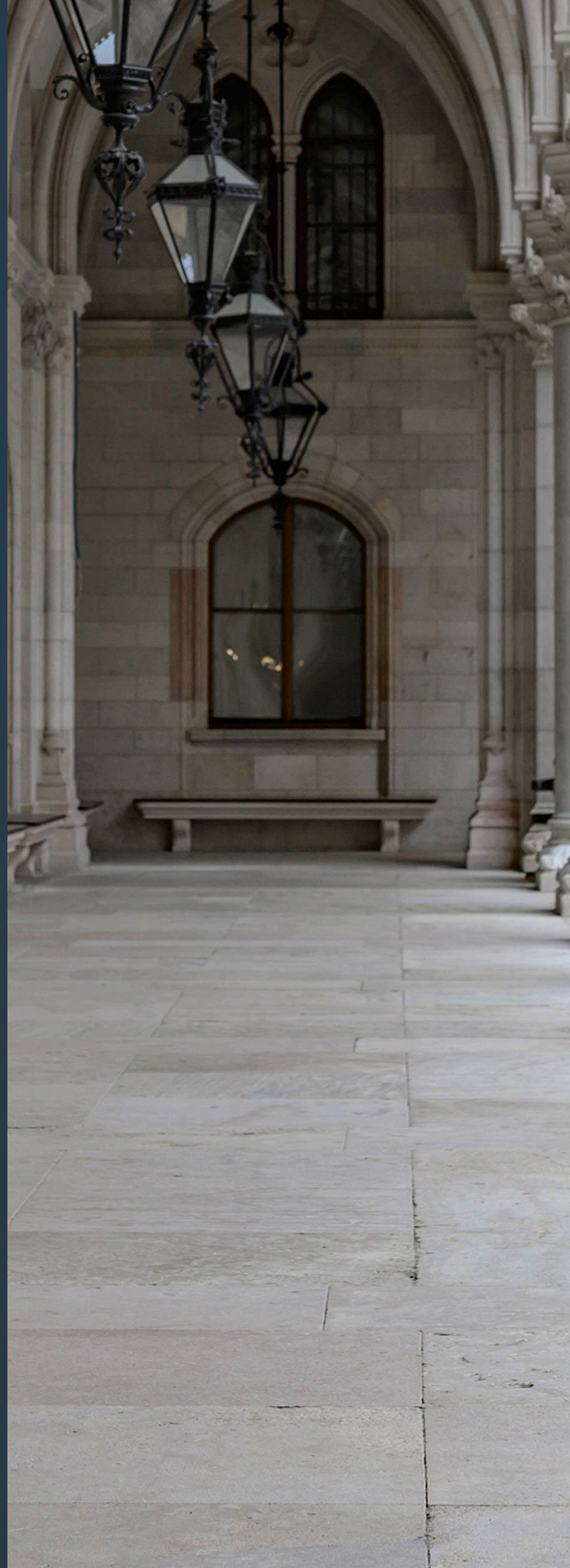
Questions to Ask Your Insurance Company

Prepare for an Independent Adjuster **5**

Getting Proper Backup **6**

- Hiring A Lawyer
- Hiring a Public Adjuster

About Us **7**



DOCUMENT DAMAGE AND REPAIRS

PHOTOGRAPH ALL DAMAGE

It's essential for homeowners to take pictures of any and all property damage. These images will accompany the claim forms you submit. Providing 'before' and 'after' shots of your property can offer valuable support in creating a clear chronology of events for both your insurance provider and, if necessary, your legal representative.



SAVE ALL RECEIPTS

If your property sustains damage, that sometimes demands prompt action for protection. It's vital to retain all receipts related to any repairs you undertake. These records are essential for potential compensation, as insurance companies may request proof of expenditures when you seek reimbursement for incurred costs. Examples of these receipts may include items like roof tarps, plywood to board up windows, and any contract labor costs.



MAKE TEMPORARY REPAIRS

If you discover any damage, like a leak that could cause additional damage, it's important to immediately make short-term repairs to prevent further damage. Your failure to address such issues promptly will give your insurance company grounds to claim that you allowed additional damage after the event and potentially refuse or deny your claim altogether.



Be sure to store all of your documents in a folder/binder to bring to your attorneys office. In addition to documenting home damage, homeowners must also take careful stock of damaged belongings. If your insurance plan includes coverage for the contents of your home, compiling an inventory of these items is crucial for claiming compensation. Be meticulous in describing all damaged furnishings, clothes and other possessions. Resist the urge to dispose of any items that have suffered damage following an incident. Instead, identify each item affected by the incident, estimate its worth, then photograph and document it to present a comprehensive proof-of-loss claim to your insurance company.

FILING YOUR CLAIM

After beginning to gather the necessary proof, it's imperative to promptly inform your insurance company about the damage incurred. Insurance policies vary, but typically it's recommended to file a claim promptly following property damage.

KEY INQUIRIES TO PRESENT TO YOUR INSURANCE AGENT ARE:

Does my insurance plan cover this kind of loss?

Different policies have different coverages. For example, some might cover damage from high winds, while others might not; some may pay for interior damage from a burst pipe, and some might exclude that. Amendments known as Endorsements could also alter the coverage, so you may need an attorney's assistance to fully understand the complexities of your insurance policy. Please feel free to call our firm if you have any questions related to your coverage.

What's the timeframe for submitting my claim documents?

Timeliness is essential; missing the submission deadline could forfeit your ability to claim any compensation.



What will my deductible be?

This is the sum you must pay before the insurance company contributes additional funds. With a higher deductible, your out-of-pocket expense will be greater before insurance kicks in.

How long will it take to process my claim?

While claim processing times differ among insurers, undisputed claims can usually be processed within a month. However, disputed claims can take a few years.

Should I get estimates for property repair damages?

Though your insurance may evaluate the damages themselves, it's often advantageous to have independent damage assessments for your records.

Your insurance company will issue the relevant forms for your claim. Don't forget to keep track of your unique claim number. Completing and returning these forms promptly will expedite your claims process. Be sure to save a copy.

Obtaining repair estimates from local contractors or damage assessment specialists is advisable, giving you a realistic idea of the compensation you should expect from your insurer. In cases where the insurer's offer falls short of expectations, having your own estimates can be valuable during negotiations.

Once your insurance claim has been filed, the next step typically entails an appraisal by a field adjuster hired by the insurance company. This representative is tasked with assessing the incurred damage to your property. They will verify the root cause of the incident and evaluate the extent of damage inflicted on both the structure of your property and the belongings within. The adjuster's appraisal process will likely include an interview with you as they investigate. Part of their responsibility includes detecting any deceptive practices. It is imperative to provide them with truthful information regarding your claim, as suspicions of deceit could lead to the rejection of your claim and possible legal repercussions.

WHAT IS COVERED UNDER PROPERTY DAMAGE INSURANCE?



Property damage liability insurance may cover the damage that has occurred to your home, such as:

- **Damage from fires and subsequent smoke damage;**
- **Any damage to your home after a storm/tornado/hail/wind;**
- **Damages from falling objects such as trees or electrical wires;**
- **Depending on your coverage, damage from water/sewage that enters your home;**
- **Damages to fencing;**
- **Damage to your home caused by burst pipes;**
- **Damage to your house due to extreme weights of snow/ice/sleet;**

HIRING AN ATTORNEY

At The Miller Law Firm, we place our clients at the forefront of everything we do. Our seasoned team has managed a broad spectrum of insurance claims with a dedicated focus on legal aspects of insurance liability — most notably in property damage cases. We pledge to vigorously advocate for rightful compensation from your insurer with undeterred tenacity, regardless of your case's intricacy.

Don't allow insurers to deny you your reimbursement for property damage. Typically, homeowners receive an initial payment reflecting the actual cash valuation (ACV) of the damage. Upon submission of your proof of loss, your insurer is prompted to remit the balance to encompass the total replacement costs (RCV). The expertise of The Miller Law Firm shines in navigating property damage claims, particularly excelling in cases involving storm-inflicted destruction.

Take a firm stand against insurers minimizing your claim. Choose The Miller Law Firm — your advocate in weathering the storm and restoring your peace of mind. Contact us today to experience unparalleled dedication to your case because at The Miller Law Firm, we don't just Bark, we BITE!



HIRING A PUBLIC ADJUSTER

Hiring a Public Adjuster could be a smart decision for your insurance claim. A Public Adjuster is capable of inspecting your property and negotiating with your insurance provider in an attempt to agree upon the claim payout. It is important to note, though, that while they can handle negotiations, Public Adjusters are not authorized to counsel you on legal matters or interpret legal aspects of your insurance policy. Due to their limited scope, enlisting a Public Adjuster alone might not lead to securing maximum compensation.

ABOUT US



At The Miller Law Firm, every client benefits from our solid experience coupled with a relentless passion to resolve your legal matters favorably. Our seasoned trial team comes with valuable insights from representing both policyholders and insurance companies. This unique perspective equips us with the strategies to counteract insurer bad faith tactics effectively. Intimidation is not in our vocabulary; we stand our ground. Our record shows victories against the largest insurance companies in the U.S. — and we've prevailed.

We vigorously defend our clients' rights in courtrooms throughout Texas. Our attorneys have represented thousands of Texans; some of which have led to multi-million-dollar settlements when adversaries realized they were up against a formidable opponent. Miller Law Firm boasts the expertise, diligence, and resources necessary to seek maximum compensation for you, regardless of case size or complexity.

Should you encounter delays or unsatisfactory offers from your insurer, and after all other appeals have been exhausted, reach out to Adam Miller, The Texas Bulldog. We are here to assess your situation and explore how we can help you move forward effectively.

Learn More:



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