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5 MISTAKES HOMEOWNERS MAKE AFTER STORM DAMAGE

A Homeowner's Guide to Protecting Your Rights and Your Home



Storms are part of life in Texas, but dealing with the damage afterward can be overwhelming. Many homeowners unintentionally make mistakes that cost them thousands of dollars or delay their recovery. This short guide will walk you through the five most common mistakes people make after storm damage—and how to avoid them.

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1. NOT DOCUMENTING THE DAMAGE IMMEDIATELY

The first hours after a storm are critical. If you don’t take photos and videos right away, you risk losing valuable evidence. Insurance adjuters may argue that the damage was pre-existing or unrelated if there isn’t clear documentation.

Tip 1: Walk around your property as soon as it’s safe, take wide and close-up shots of all visible damage, and save the files in more than one place (phone + cloud).

Tip 2: If it’s safe, record hail falling, wind gusts, or interior leaks as they happen– this kind of real-time evidence can make it much harder for the insurance company to deny your claim.

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2. DELAYING ACTION OR MISSING CRITICAL DEADLINES

Insurance companies have strict reporting timelines. Waiting weeks or months before filing a claim can result in denial or reduced coverage. Even if you're unsure about the extent of the damage, it's better to notify your insurer quickly.

Tip 1: Report the claim right away and follow up in writing so you have a record of the date you gave notice.

Tip 2: In Texas, certain deadlines only apply if your claim is in writing. If you call it in, always send a quick follow-up email with the type of claim, the damage, and the date of loss.

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3. FAILING TO REVIEW OR UNDERSTAND YOUR INSURANCE POLICY

Most people don’t read their policy until after a storm—and by then, it’s too late to be surprised by exclusions or confusing clauses. Knowing your coverge ahead of time helps you push back if the insurance company tries to underpay.

Tip: Look for key details in your policy, such as:

- Are other structures (sheds, fences, carports) covered?
- Do you have Replacement Cost Value (RCV) or Actual Cash Value (ACV) coverage?
- Is there a separate deductible for wind or hail?
- Does your policy contain a cosmetic damage waiver that could limit roof coverage?

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4. FAILING TO MITIGATE FURTHER DAMAGE

Insurance policies require homeowners to take “reasonable steps” to protect their property from further harm. If you don't tarp your roof, board up broken windows, or stop leaks, your insurer may argue that part of the damage is your fault.

Tip 1: Make temporary repairs as soon as possible and save all receipts. Even small expenses like tarps, plywood, or labor costs can usually be reimbursed.

Tip 2: Always take before-and-after photos of any repairs. If you can‘t-ask your contractor to do it for you—this protects you if the insurer questions your efforts.

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5. ACCEPTING THE INSURANCE COMPANY'S FIRST OFFER WITHOUT QUESTION

It's common for initial settlement offers to be lower than what you need to properly repair your home. Many homeowners assume they must accept the adjuster's word, but you have the right to push back.

Tip 1: Always consider getting an independent repair estimate from a trusted contractor or roofing company.

Tip 2: Remember, adjusters are human and can make mistakes. Sometimes their decisions don't fully align with the coverage you actually have under your policy.

Tip 3: If you're facing delays, contact an experienced attorney who can hold the insurance company accountable.

Avoiding these mistakes can save you time, money, and frustration.

If you've experienced storm damage and are unsure whether your insurance company is treating you fairly, **The Duke Law Firm** is here to help.

We focus on property damage insurance disputes across Texas.

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Contact us today for a free case review– you pay nothing unless we win.

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