

FACT SHEET FOR PROPERTY DAMAGE FROM THE 2021 TEXAS WINTER STORM



All your claims will need to be documented.

Take photos from various angles:

- CLOSE-UPS that show damage.
- WIDER SHOTS that show how the damage happened.

Prepare your insurance documents, and take a photo of your proof of coverage. Ensure that your premiums are all paid up.



Write down what happened, including dates and times, to refresh your memory and get it on record.

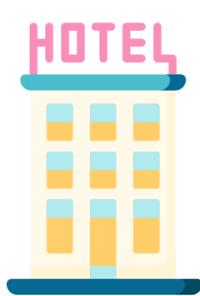
- Include a list of all property that was damaged, when it was acquired and what it was worth.



Some home insurance policies will cover the costs of having to evacuate the home because of collapse or flooding.

- It depends on the specifics of the insurance policy, but this can include hotel and transportation fees, as well as up to \$500 for spoiled food. (Take photos of the spoiled food and make a list of all the items.)

• **Note: Most insurance plans will probably not cover evacuations caused by power outages.**



Many insurance plans will help provide you with a hotel or shelter while your property is being repaired. However, there are limitations on most coverage.

- You should speak with your insurance agent, and you may want to have a property damage attorney in Texas examine your policy and damage.



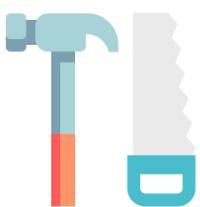
Consult your insurance company before making permanent repairs.



You are generally permitted to make temporary repairs to your damaged property, especially repairs needed to prevent further damage.

This may include:

- Shutting off your water,
- Covering holes in the roof and other areas to prevent additional damage (water / snow / wind).



Your policy may pay for the materials and labor needed to make these temporary repairs, but be certain to document:

- Why they were necessary,
- The process you took to repair them,
- Any receipts or invoices you pay.

In general, damages caused by a frozen water pipe that burst will be covered by a property insurance policy, **but there are limitations.**

Many policies will pay for damage caused by snow, sleet and ice buildup. But some plans limit coverage to damage on the actual house.

Under some policies, damage to a fence, deck, toolshed, etc. may not be covered.



Not all policies will pay for damage in connection with a tree, even if the winter storm caused the tree to fall on a house.



Many policies will pay for tree or branch removal from your house or driveway, **but not from your yard.**



The 2021 Winter Storm will probably be categorized as a force majeure event, also known as an Act of Nature.

- That means if your neighbor's tree fell on your property, unless your neighbor did something wrong to cause the tree to fall, your neighbor (and your neighbor's insurance policy) probably will not have to pay. You would have to file a claim with your own insurance company.



If the 2021 Texas winter storm caused a tree or branch to fall on your vehicle, a comprehensive auto insurance policy may cover the damages.

- **Comprehensive coverage** pays for damages to your vehicle that are **unrelated to driving collisions**. This includes incidents like fire, theft or storm damage.
- Note: **Texas law does not require comprehensive coverage**, and it costs additional fees. If you do not know whether you have it on your vehicle, ask your insurance provider.

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