



## Article Side

When tornadoes strike, an insurance claim attorney can be useful by [Michael Smith](#)

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Damage from tornadoes is often localized, yet property damage can occur that is outside the accepted zone of damage. Property that was directly hit by the tornado and property that stands in the periphery of tornado strikes zones can be affected by a deadly twister. In order to prove that the damage from the tornado is genuine it is often necessary to work with engineers, meteorologists, and roof experts. It is useful to get qualified experts to investigate claims and answer key questions such as "Is this really storm damage?" and "Does roof damage extend beyond shingles to the decking?" Adequate answers to these and other kinds of questions can help substantiate an insurance claim.

Unfortunately, many insurance companies attempt to downplay damages, make low offers, or deny claims altogether. The wrongful denial of insurance claims is particularly common. There are two main reasons this. First, insurers save money if they can do not have to pay a claim. Second, denying a claim is not all that risky. Insurers believe that most persons whose claims are denied will not utilize the expertise of an insurance claim attorney. If they do contact an attorney, the insurer can quickly pay the claim, usually with little or no punishment for having tried to save money.

But insured persons should expect timeliness and a fair settlement after filing an insurance claim. Texas insurance bad faith laws protect your rights to have such expectations met. Insurance policyholders have a contract with their insurance company. In the event that an insurance company fails to fulfill its obligations, unsatisfied insurance customers have several legal remedies available to them. Breach of the contract or the other duties the insurance company owes you can obligate the insurance company to pay you damages, including attorney's fees.

Texas and Louisiana state legislature have also enacted provisions that aim to protect the insured from untimely payments and other bad faith insurance practices. Separate statutory sections give extra remedies, including an 18% penalty for late payment of claims. The provisions provided by the Texas legislature can also include an award of attorney fees.

You enjoy a special relationship with your insurance company: it owes you a duty of good faith and fair dealing; you should not have to deal with Texas insurance bad faith litigation. Laws have been enacted in Texas, Louisiana, and other states to protect insurance policy holders from misrepresentations, unfair claims handling, and wrongful denial of benefits. You are entitled to the protection of these laws.

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