

Hurricane Harvey: Texas Property Owners Should File Written Claims Before Friday, Sept. 1, 2017

Hurricane Harvey has devastated many parts of Texas. As Texans deal with the impact of the storm, policyholders need to be mindful of their rights.

Effective Friday, Sept. 1, 2017, a new law under House Bill 1774 takes effect that governs Texas insurance claims. Specifically, there are differences in this new law that could affect Texas policyholders who suffer claims involving “forces of nature.” The new law lessens penalties against insurance companies that fail to pay valid claims, pay less than amounts owed, or fail to timely pay such claims.

To take advantage of the enhanced penalties of the current law, no later than Thursday, Aug. 31, 2017, policyholders must (1) file claims in writing (which includes electronic mail), and (2) advise the insurance company of the facts relating to the claim.

Telephone calls will not suffice. It is important that policyholders provide notice to their insurance companies in writing. Make sure that the claim notice is dated before September 1, 2017, and keep a copy of the notice.

For additional information concerning House Bill 1774 and your rights and coverage under your policies, please contact [Mark Lawless](#) or [Pamella Hopper](#).