My Property Claim Was Denied — What Now?

A plain-English roadmap for understanding the denial and choosing the right next step.

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A denial is a decision — not the same thing as having no options.

Start by understanding exactly what was denied and why.

1. GET THE DENIAL IN WRITING

Identify the reason, cited policy language, exclusions, conditions, and any deadlines.

2. DEFINE THE DISPUTE

Is the issue causation, coverage, amount of loss, deductible, depreciation, or missing documentation?

3. PRESERVE THE EVIDENCE

Keep photos, videos, damaged materials when practical, estimates, invoices, weather information, and correspondence.

4. BUILD A FACTUAL RESPONSE

Submit qualified supporting documentation that directly addresses the carrier's stated reason.

5. REQUEST RECONSIDERATION

Ask the carrier to review the new evidence and explain its response in writing.

6. CHOOSE THE RIGHT NEXT STEP

PA for claim advocacy; appraisal for amount-of-loss disputes; TDI complaint for regulatory concerns; attorney for legal rights or coverage litigation.

CAUSATION vs. AMOUNT OF LOSS

- “We do not believe this damage was caused by hail.” → Primarily a causation/coverage dispute.
- “We agree hail damaged the roof, but we value the covered damage at $18,000.” → Primarily an amount-of-loss dispute.

Do not miss policy deadlines while seeking reconsideration.

If legal rights, suit deadlines, or coverage litigation are involved, consult qualified Texas legal counsel.

Educational information only • Source: Texas Department of Insurance (TDI) consumer guidance
Policy language and individual claim facts control. This material is not legal advice.

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