

Does Homeowners Insurance Cover Brick Damage? A Texas Homeowner's Guide

Covered, Excluded, and the Claims That Cost More Than They
Pay

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Chapter 1: Does Homeowners Insurance Cover Brick Damage? The Short Answer

"Does homeowners insurance cover brick damage?" I hear this question in some form every single month, usually right after a homeowner gets a repair bid they didn't expect. A chimney rebuild at three thousand dollars. A wall section that needs rebuilding at five. And the hopeful question underneath: won't insurance pay for this?

The short answer is: sometimes. The longer answer — the one that actually saves you money — is that homeowners insurance covers certain kinds of brick damage and flatly excludes others, and the difference has nothing to do with how bad the damage looks or how much the repair costs. It has to do with what caused it, how fast it happened, and what your specific policy says.

Here's the principle that decides almost everything in this book: homeowners insurance is built for sudden, accidental, unexpected events — not for the slow breakdown of building materials over time. A tree falls on your chimney during a storm: sudden, accidental, usually covered. Your mortar

crumbles over twenty-five years of Texas summers: gradual, expected, not covered. Your brick wall cracks because the foundation shifted over a decade: earth movement, excluded on virtually every standard policy. Same wall, same crack pattern — three different causes, three different answers.

I'm a mason, not an insurance agent and not a lawyer. I've spent 50 years repairing brick in Texas, and a good chunk of that time has been spent helping homeowners figure out whether their damage is a claim, a maintenance bill, or a contractor warranty issue. What I know is the damage side — what caused it, how to document it, what it costs to fix. What you need from your policy side is your declarations page, your policy booklet, and your agent's phone number. This book will make you dangerous in the best way: you'll walk into the insurance conversation knowing which questions decide the outcome, and you'll know when filing a claim helps you and when it quietly costs you.

One important note on scope: there's a companion book in this series about brick and the Texas storm season that goes deep on storm-specific damage mechanics — hail, wind-driven rain, what happens in the days after a big event. This book is the general policy guide. Covered versus excluded

perils, deductibles, documentation, the claim process itself, and the cases where the smartest move is not filing at all. If a storm just hit your house, read that book too. This one is for everything else — and for understanding the policy before you ever need it.

Chapter 2: How Your Policy Thinks — Sudden and Accidental vs. Slow and Gradual

To get anywhere with an insurance question, you have to think the way the policy thinks. And the policy thinks in one big dividing line: sudden and accidental on one side, gradual and expected on the other.

Sudden and accidental means a specific event, at a specific time, that you didn't see coming and couldn't prevent. Lightning strikes the chimney and blows bricks off the stack. A windstorm tears the cap off and rain pours into the flue. A car jumps the curb and takes out the mailbox — that's sudden, accidental, and usually covered under the standard perils. The key features: it happened at a moment in time, it was outside your control, and the damage is a direct result of that event.

Gradual and expected means deterioration over time — the stuff buildings just do. Mortar joints weathering and crumbling after decades. Brick faces spalling because moisture has been cycling through them for years. Efflorescence staining the wall. A chimney crown cracking

slowly from thermal cycling. None of this is anybody's fault; it's what masonry does over a long enough timeline. And insurance doesn't cover it, because insurance isn't a maintenance contract. The policy language usually says something like "we do not insure for loss caused by wear and tear, deterioration, or gradual damage" — and then the adjuster applies it.

The gray zone is where claims are won and lost. Real life doesn't always sort neatly. What about a chimney crown that was slowly cracking for years, and then a storm finally knocked a chunk off? What about mortar that was aging normally, and then wind-driven rain exploited the weak joints and soaked the wall? Insurance adjusters live in this gray zone, and their default position is usually the gradual side — because that's the side that doesn't pay. Your job, covered in Chapter 7, is to document the sudden event and its direct damage so clearly that the gray zone shrinks.

"Resulting damage" — the exception inside the exclusion. Here's a nuance worth knowing: even when the cause itself is excluded, the damage that results from a sudden failure of that cause can sometimes be covered. The classic example is plumbing — a pipe that corroded over years (excluded cause)

suddenly bursts (sudden event), and the water damage to the house is covered even though the pipe itself isn't. In masonry terms: your thirty-year-old flashing finally gives way during a rainstorm (wear — excluded), but the sudden water intrusion damages interior drywall and framing (resulting damage — potentially covered). The brick repair itself usually isn't covered in this scenario, but the interior damage might be. This is exactly the kind of distinction your agent and adjuster need to walk through with you — and exactly why documentation matters.

Chapter 3: What's Usually Covered on Brick and Chimneys

Let's talk about the wins — the brick damage scenarios where a standard Texas homeowners policy (typically an HO-3, the most common form) usually responds. "Usually" is doing heavy lifting in that sentence: every policy has its own exclusions and endorsements, so verify against yours. But these are the scenarios where coverage is the norm, not the exception.

Fire and lightning. Fire damage to masonry is straightforwardly covered — it's a named peril on every standard policy. Lightning is the more interesting one for brick: a direct strike can blow the top courses off a chimney, crack the crown, or shatter brick faces from the thermal shock. That's sudden, accidental, textbook covered. Document the strike date — weather service records, your own photos of the damage, any fire department report — because "lightning did this" needs the lightning established.

Windstorm and hail. Covered perils on a standard Texas policy. Wind tears chimney caps off, topples a poorly

anchored chimney, drives debris into brick walls. Hail chips and fractures brick faces and destroys chimney crowns — hail damage to masonry is real, though adjusters scrutinize it closely because "hail damage" gets claimed on a lot of walls that were just old. The event needs to be real and documented: date of storm, National Weather Service reports for your area, photos taken promptly. (Storm-specific mechanics get their full treatment in the companion storm book; the policy mechanics here apply the same.)

Falling objects. A tree limb through the brick veneer. A neighbor's trampoline through the garden wall — it happens. Falling objects are a standard covered peril. The repair to the brick is covered; the deductible still applies (Chapter 5).

Vehicle impact. A car hits your brick mailbox, your garden wall, or your house. Covered under most policies — and in the case of someone else's car, their auto liability may be the primary payer, with your homeowners as backup. Get the police report. This is the cleanest brick claim there is: sudden, documented, third-party caused, nobody argues about wear and tear.

Vandalism. Deliberate damage to masonry — rare, but covered as a standard peril. Police report required, obviously.

Weight of ice and snow. Less common in Texas, but the February freezes taught everyone that "less common" isn't "never." Ice and snow load damaging a chimney or wall is typically a covered peril. The resulting water damage from the sudden failure is usually covered too.

The pattern. Every item on this list is a specific event, at a specific time, caused by an outside force. That's the profile of a covered brick claim. When you call your agent, lead with the event: "On Tuesday night, lightning struck my chimney." Not with the damage: "My chimney is falling apart." The event is what the policy covers. The damage is just the evidence.

Chapter 4: What's Usually Excluded — the List That Denies Most Brick Claims

Now the other side — and frankly, this chapter denies more brick claims than the last chapter approves. Most brick damage I see in Texas falls on this side of the line. Knowing it in advance saves you the wasted claim, the deductible you didn't need to risk, and the claim history you didn't need to create (Chapter 9).

Wear and tear, deterioration, aging. The big one. Mortar doesn't last forever — on a Texas chimney, twenty to thirty years is a typical service life before repointing, less on the most exposed elevations. Brick faces weather. Sealant ages out. When these things fail on schedule, that's maintenance, not insurance. The most common denied brick claim I encounter: a homeowner files on a chimney that needs tuckpointing after twenty-five years of sun, and the adjuster correctly calls it wear. The repair is real and necessary — it's just not an insurance repair. It's a maintenance bill.

Settling, earth movement, foundation movement. Virtually every standard homeowners policy excludes earth

movement — settling, sinking, heaving, shifting, mudflow, earthquake. In Texas, with our expansive clay soils, foundation movement is the single most common cause of brick cracking I see. Stair-step cracks marching up the wall, cracks widening seasonally, one corner dropping — that's the ground moving, and the standard policy excludes it. There are specialty endorsements and separate policies for some earth-movement risks, but the base policy says no. This is also why foundation repair is almost never an insurance job in Texas — a fact worth knowing before you call the agent about the crack in your brick.

Faulty workmanship and construction defects. The builder's bad flashing, the mason's wrong mortar, the missing weep holes — Chapter 4's territory in the abstract, but for insurance purposes: not covered. Insurance doesn't backstop bad construction. That's what contractor warranties and builder warranties are for (there's a whole book in this series on masonry warranties — the promise lives there, not here). If your two-year-old home has brick problems from construction defects, your call goes to the builder's warranty department, not your insurance agent.

Gradual water damage and seepage. Water that gets in

slowly, over months or years — seeping through deteriorated mortar, wicking up from bad grading, condensing in a wall cavity — is excluded as gradual. The policy covers the sudden pipe burst, not the slow seep. For brick, this exclusion kills most moisture claims: by the time you see the interior stain, the water's been coming in for seasons.

Flood. Standard homeowners policies exclude flood, full stop — including the water that floods against your brick walls and wicks up into the masonry. Flood coverage is a separate policy entirely (federal flood insurance or private flood). After every big Texas rain event, this is the exclusion that surprises people most. If water came from the ground up rather than the sky down, assume flood exclusion until proven otherwise.

Neglect and failure to maintain. The policy expects you to maintain the house. Gutters you never cleaned, flashing you never had inspected, a chimney crown you watched crack for five years without acting — when the eventual failure happens, the adjuster can point to the neglect. This isn't about blame; it's about the policy's design. Maintenance is the homeowner's job, and the exclusions enforce it.

Mold, rot, and pest damage resulting from the above. When

excluded water intrusion breeds mold inside the wall, the mold is excluded along with the water that caused it. Termite damage to the framing behind the brick: excluded as pest damage, a maintenance issue.

The takeaway. Read this list and you'll see why most brick claims die: the damage is real, the repair is expensive, and the cause is gradual, structural, or somebody's workmanship — all excluded. The covered claims are the dramatic ones: the strike, the storm, the tree, the car. Everything else is maintenance, warranty, or your own pocket. Knowing which bucket you're in before you call is the whole game.

Chapter 5: The Deductible — the Number That Decides Everything

Here's the number most Texas homeowners get wrong, and it's the number that decides whether filing a claim makes any sense at all.

Your homeowners policy has a deductible — the amount you pay out of pocket before insurance pays anything. On many policies there are two: a standard deductible for most perils (often a flat dollar amount, commonly \$1,000 to \$2,500), and a separate wind and hail deductible. In Texas, that wind/hail deductible is usually percentage-based: commonly 1% to 5% of your dwelling coverage (Coverage A — the amount your house itself is insured for, not the land, not your belongings). Two percent is a common figure in North Texas these days.

Do the math on what that means. A \$350,000 dwelling coverage with a 2% wind/hail deductible is a \$7,000 deductible. Not \$1,000. Seven thousand dollars — out of your pocket — before the insurance pays a dime on a hail or wind claim. Texas law requires your declarations page to state the deductible as an exact dollar figure, not just a percentage, so

you don't have to do this math yourself — but most homeowners never look until after the storm, which is the worst possible time to learn it.

Why does this matter so much for brick? Because brick repairs often land in the awkward middle: expensive enough to hurt, but under the deductible. A chimney repoint at \$1,800. A partial rebuild at \$4,500. Even a full chimney rebuild at \$6,000 to \$8,000 can fall under a 2% wind/hail deductible on a well-insured house. Filing a claim on damage that costs less than your deductible gets you nothing — zero payment — and still puts a claim on your record (Chapter 9). The first question before any claim isn't "is it covered" — it's "does the repair cost meaningfully exceed my deductible." Get a real repair estimate first. Then do the subtraction. Then decide.

Two more deductible facts worth knowing. First, the deductible applies per occurrence, not per year — one storm, one deductible, even if it damaged the roof, the chimney, and the fence. Second, in Texas it's illegal for a contractor to waive, absorb, or "eat" your deductible — any roofer or mason who offers to make your deductible disappear is offering to commit insurance fraud, and involving you in it.

That offer is a walk-away signal, full stop. The Texas Department of Insurance publishes consumer guidance on exactly this; if a contractor pitches it, check their site before you sign anything.

Chapter 6: ACV vs. Replacement Cost — What the Check Actually Says

Even when damage is covered and exceeds your deductible, the check you get depends on two more policy terms: actual cash value (ACV) versus replacement cost value (RCV). For brick claims, this distinction matters less than it does for roofs — masonry doesn't depreciate on a schedule the way shingles do — but it still matters, and homeowners get surprised by it.

Replacement cost means the insurer pays what it costs to repair or replace the damaged property with equivalent new materials, minus your deductible. Your chimney gets rebuilt with comparable brick and proper methods, at today's prices. This is the better coverage, and it's what most homeowners assume they have.

Actual cash value means replacement cost minus depreciation — the insurer pays what the damaged property was worth at the time of loss, accounting for age and wear. On a twenty-year-old chimney, ACV settlement can shave thousands off the payment. Many Texas policies have moved

older roofs to ACV settlement automatically through endorsements; brickwork is less commonly scheduled this way, but some policies apply ACV to certain exterior elements, and older homes may carry ACV on the whole structure. Check your declarations page — it tells you which settlement basis applies.

Recoverable depreciation. On an RCV policy, the insurer often pays in two checks: the first for the actual cash value (replacement cost minus depreciation minus deductible), and the second — the recoverable depreciation — after you complete the repairs and submit the invoices. You have to actually do the work to get the full amount. This trips people up: the first check looks small, they assume that's all there is, and they never file for the second. Finish the job, send the paperwork, collect the rest.

Matching. Here's the brick-specific wrinkle: when part of a wall or chimney is repaired, the new brick and mortar won't perfectly match thirty-year-old weathered masonry. Some policies have "matching" provisions or exclusions — language about whether the insurer owes you a uniform appearance or just a functional repair of the damaged area. If matching matters to you (front elevation, historic brick), know what

your policy says before the adjuster decides for you.

The practical move. Before you file, know three numbers from your declarations page: your deductible in dollars (Chapter 5), your settlement basis (ACV or RCV), and your dwelling coverage limit. With those three and a real repair estimate, you can predict the claim outcome within a few hundred dollars. Homeowners who file without those numbers are filing blind.

Chapter 7: Reading Your Declarations Page — the Five Numbers That Matter

Everything in this book keeps pointing back to one document: your declarations page. It's the two-or-three-page summary at the front of your policy — the "dec page" — and most homeowners have never actually read it. Let's fix that. Here are the five numbers to find on it, what each one means for a brick claim, and what to do if you don't like what you see.

1. Dwelling coverage — Coverage A. This is the amount your house itself is insured for: the cost to rebuild the structure, not counting land. It matters for brick claims because your wind/hail deductible is calculated as a percentage of this number. A \$400,000 Coverage A with a 2% wind/hail deductible means an \$8,000 deductible — the arithmetic from Chapter 5. Check that Coverage A reflects current rebuild costs, not what you paid for the house or what the tax appraisal says. Construction costs have risen sharply in recent years; an underinsured Coverage A doesn't just shrink your deductible math — it can trigger coinsurance penalties on large claims. If the number looks stale, call your

agent about a rebuild-cost estimator review.

2. Your deductibles — in dollars. Texas law requires the dec page to state every deductible as an exact dollar figure, even the percentage-based ones. Find both: the all-other-perils deductible (the flat amount, often \$1,000–\$2,500) and the wind/hail deductible (the percentage converted to dollars). Circle the wind/hail number — that's the one that governs nearly every brick claim involving weather. If the page shows only a percentage and no dollar figure, call your agent and ask for the dollar amount in writing. You're entitled to it, and you want it before the storm, not after.

3. Settlement basis — RCV or ACV. Look for "replacement cost" or "actual cash value" language, and check whether there are endorsements that change the basis for specific components — many Texas policies now carry a roof-surfacing endorsement that flips older roofs to ACV, and some apply ACV to other exterior elements. For brick, you want to know: if my chimney is damaged, do I get rebuild cost or depreciated value? If the answer is ACV and your masonry is twenty years old, understand the gap you're self-insuring — and decide whether that's acceptable or worth shopping.

4. Filing deadlines and special endorsements. Scan for any endorsement with a time limit — hail-reporting endorsements with one-year filing windows exist on some Texas policies now, and coastal windstorm policies carry statutory deadlines. Also look for exclusions or limitations specific to masonry, matching, or cosmetic damage. "Cosmetic damage exclusion" endorsements — which exclude payout for damage that's only cosmetic — are increasingly common on Texas policies, and they matter enormously for brick: hail that chips brick faces without compromising the wall can be classified as cosmetic. Know whether your policy carries that endorsement before the adjuster classifies your damage.

5. The named insured, mortgagee, and effective dates. Boring, but claim-killing if wrong. If you refinanced and the mortgagee clause still names the old lender, claim checks can get tangled. If the policy lapsed for non-payment and was reinstated, the effective dates determine whether your damage date is covered. Verify the basics once a year — it takes two minutes.

What to do with all this. Write the five numbers on an index card — or better, a note on your phone: Coverage A, both deductibles in dollars, settlement basis, filing deadline,

agent's phone number. That's your claim wallet card. When damage happens, you won't be hunting through a fifty-page policy PDF on a stressful day; you'll have the numbers that decide everything in your pocket. And review the dec page every renewal — deductibles creep, endorsements get added, Coverage A drifts. The policy you bought five years ago isn't necessarily the policy you have today.

Chapter 8: Documenting Brick Damage for a Claim

The adjuster's job is to determine three things: what happened, when it happened, and what it costs to fix. Your documentation job is to hand him all three on a platter. Claims with good documentation get paid faster and disputed less. Claims with "the chimney looks bad, I don't know when it started" get the slow treatment and the skeptical eye.

Photograph everything, immediately. The day you discover the damage — or the day after the storm — photograph it. Wide shots showing the location on the house. Close-ups of the damage itself. Context shots showing the surrounding area undamaged (this proves the damage is localized to the event, not general deterioration). If it's safe, photograph from multiple angles. Your phone's timestamp is your friend; make sure date stamps are on. Then photograph it again in a week, and again in a month — progression photos prove the damage is from the event, not pre-existing.

Establish the event. For storm claims: the date and time of the storm, National Weather Service reports for your county,

news coverage, your neighbors' damage (if the whole street got hit, that's corroboration). For lightning: weather records plus any fire department or alarm records. For vehicle impact or vandalism: the police report number. The event is what the policy covers — nail it down.

Get a professional assessment. Before the adjuster comes, have a qualified mason look at the damage and put findings in writing. This is what a [brick damage assessment](<https://championbrickrepair.com>) does: it distinguishes event damage from pre-existing deterioration in trade terms, with photos. "Hail-fractured brick faces on the west chimney elevation, approximately 40 square feet, consistent with a recent high-energy impact event; surrounding masonry shows normal weathering with no similar fracturing" — that sentence, from a mason, is worth more than an hour of argument. It also gives you a real repair scope and estimate, which you need for the deductible math anyway.

Don't disturb the evidence — but do prevent further damage. The policy requires you to mitigate: tarp the opening, keep water out, prevent the damage from getting worse. Do that immediately — and photograph the damage first, then mitigate. What you must not do is start permanent repairs before the adjuster has seen the damage, unless it's a genuine emergency. Repair first, document later is how claims die.

Keep a claim file. Every photo, the mason's assessment, the repair estimate, your policy declarations page, every email and letter with the insurer, notes from every phone call (date, who you spoke to, what they said). Insurance claims are won on paper. The homeowner with the file gets the benefit of the doubt; the homeowner with a story gets the runaround.

What not to do. Don't throw away damaged materials before the adjuster sees them. Don't sign anything from a contractor at the door in the days after a storm — especially anything assigning your claim benefits to the contractor (an "assignment of benefits" gives away your control of the claim; Texas has tightened rules around these, but door-knockers still pitch them). Don't exaggerate — claiming pre-existing deterioration as storm damage is fraud, and adjusters are trained to spot it. And don't post about the claim on social media. Just don't.

Chapter 9: The Claim Process, Step by Step

You've documented the damage, done the deductible math, and decided to file. Here's how it goes in Texas, and what to expect at each step.

Step one: file promptly. Call your agent or the insurer's claims line. Give them the event, the date, and a plain description of the damage. Get a claim number. Texas policies generally require prompt notice, and some policies — particularly for wind and hail — have specific filing deadlines that can be as short as one year from the date of damage. Don't sit on it. The clock that matters is in your policy booklet; find it and honor it.

Step two: the insurer acknowledges. Texas law requires the carrier to acknowledge your claim within 15 days, and then to accept or deny it within 15 days of receiving everything it needs to decide. Those are real deadlines with real teeth — if the insurer goes silent, that's a regulatory issue, and the Texas Department of Insurance takes those complaints.

Step three: the adjuster inspects. The insurer sends an adjuster — theirs, not yours — to look at the damage. Be

present. Walk the damage with him. Have your mason's assessment and your photos ready, but let him do his job; hovering and arguing during the inspection doesn't help. What helps is the file: event documentation, dated photos, the professional assessment distinguishing event damage from wear. If your mason can be present, even better — trade professional to adjuster is a more productive conversation than homeowner to adjuster.

Step four: the estimate and the decision. The adjuster writes an estimate — usually in the insurer's estimating software, at the insurer's price levels — and the carrier issues a decision: covered or denied, and for how much. Compare their estimate against your mason's real-world estimate. Insurer estimates sometimes come in light on masonry — the software prices a generic repair, not the mortar matching, access, and detailing your actual job needs. If the numbers don't reconcile, that's the supplement conversation (Chapter 10).

Step five: payment. If covered, you get the first check — usually the ACV amount minus deductible, with recoverable depreciation held back on RCV policies (Chapter 6). Get the work done by a qualified mason, submit the final invoice, and

collect the depreciation holdback. Keep every receipt.

Throughout: communicate in writing. Phone calls are fine for logistics, but every substantive point — the coverage decision, the estimate, any denial reason — should be confirmed in writing. "Per our call today, you stated..." emails create a record the phone call doesn't. If it ever goes to dispute, the written record is what counts.

Chapter 10: When NOT to File — the Claims That Hurt More Than They Help

This is the chapter the insurance industry won't write for you, so I will. Sometimes the smartest claim is the one you never file. Here's when.

When the repair costs less than your deductible. The math from Chapter 5. A \$2,200 chimney repair against a \$7,000 wind/hail deductible pays you exactly zero — and the claim still goes on your record. Get the estimate first. Always.

When the repair costs only slightly more than your deductible. A \$8,500 repair against a \$7,000 deductible nets you \$1,500 — and costs you a claim on your history. Is \$1,500 worth it? Maybe, if money is desperately tight. But understand the trade: you're spending a claim — an entry on your claims history that follows you — for a small net payment. For most homeowners, the break-even point where filing makes sense is meaningfully above the deductible, not just barely over it.

Why claims history matters. Insurers track your claims in industry databases, and your history affects your future

insurability and pricing. Texas law does protect you on one front: losses from natural causes generally can't be used to surcharge your premium or non-renew your policy — the statute excludes natural-cause claims from the counts that allow those actions. But not every claim is a natural-cause claim, and a pattern of small claims of any kind marks you as a high-frequency filer. Two small claims in three years can do more damage to your insurance profile than one large legitimate claim.

When the cause is excluded anyway. Filing a claim you know will be denied — the twenty-five-year-old chimney that needs repointing, the settlement crack from foundation movement — doesn't just waste everyone's time. It creates a denied claim on your record and, worse, it creates a documented pre-existing condition. If you later have a legitimate covered event affecting the same area, the insurer now has your own prior claim file showing the pre-existing deterioration — which they'll use to reduce or deny the new claim. Think twice before putting excluded damage on the record voluntarily.

When you'd rather handle it as maintenance. Sometimes the right answer is just: pay the mason, keep the insurance

out of it. A \$1,500 tuckpointing job is maintenance — budget for it, get it done, move on. Not every repair needs to be a claim. Insurance is for the losses you can't absorb, not the ones you can.

The decision framework. Before filing, answer four questions: (1) Is the cause a covered peril or an excluded one? (2) Does the real repair estimate exceed my deductible by enough to matter? (3) Is the damage documented as a specific event? (4) Am I prepared for this claim to be on my record for years? Four yeses: file. Any no: think hard, talk to your agent (a conversation isn't a claim — asking "would this be covered?" doesn't file anything), and consider paying out of pocket.

Chapter 11: If They Deny It — Supplements, Reinspection, and Your Rights

Denials happen — sometimes rightly, sometimes not. Here's the escalation ladder, in order.

Read the denial letter carefully. It must state the specific reason and cite the specific policy provision. "Wear and tear" with no explanation isn't enough — which wear, where, and why does the adjuster believe the damage is gradual rather than event-caused? A vague denial is a weak denial. Get the specifics in writing.

The supplement. If the claim was approved but the estimate is too low — the classic masonry problem, where the insurer's software prices a generic patch and your mason's real estimate includes proper mortar matching, access equipment, and detailing — your contractor submits a supplement: documented additional costs with photos and line items. Supplements are routine in the industry. A good mason knows how to write one; it's part of the job.

Request reinspection. If you believe the adjuster missed damage or mischaracterized it — called hail fracturing

"weathering," missed the cracked crown behind the cap — you can request a reinspection, ideally with your mason present. New evidence helps: additional photos, the mason's written assessment, weather data for the event date. A second set of eyes, especially with better documentation, reverses a surprising number of denials.

The appraisal clause. Many Texas policies include an appraisal provision: if you and the insurer disagree on the amount of loss, each side picks an appraiser, and the two pick an umpire. It's a structured way to resolve valuation disputes without lawyers. Read your policy for the exact procedure and deadlines — appraisal usually has to be invoked within a set time.

The Texas Department of Insurance. If the insurer isn't following the rules — missing the statutory deadlines, denying without citing policy language, acting in bad faith — the [Texas Department of Insurance](<https://www.tdi.texas.gov>) takes consumer complaints, and insurers take TDI complaints seriously. TDI also publishes plain-English consumer guides on homeowners claims, deadlines, and your rights. Before you hire a lawyer, file the complaint — it's free, and it gets

attention.

Public adjusters and attorneys. For large disputed claims, a licensed public adjuster works for you (not the insurer) to document and negotiate the claim, typically for a percentage of the settlement. For bad-faith denials, an insurance attorney. Texas has strong policyholder-protection statutes, including penalties for insurers that wrongfully deny or delay — which is exactly why the 15-day deadlines in Chapter 8 have teeth. But escalate proportionally: most disputes resolve at the supplement or reinspection stage. Save the heavy artillery for the claims that need it.

One warning. After a major storm, Texas gets flooded with out-of-state "claims consultants" and contractors offering to "handle everything" — including filing the claim for you, negotiating with the adjuster, and taking a cut. Vet anyone who touches your claim the way you'd vet a surgeon. Your claim is a legal and financial instrument; handing it to a stranger with a clipboard is how homeowners get burned twice — once by the storm, once by the helper.

Chapter 12: Keeping Brick Insurable — the Maintenance That Protects the Policy

I'll close where the policy wants you to live: on the maintenance side. Everything in this chapter reduces your odds of ever needing the claim process — and strengthens your position if you do.

Maintain the water-shedding details. The chimney crown, the flashing, the sealant joints around openings, the gutters and downspouts — these are the components that keep water out of the masonry, and they're all maintenance items. Inspect them yearly. Re-seal what needs sealing. A \$200 maintenance visit beats a \$5,000 excluded water-damage repair every time — and if a covered event ever does hit, your maintenance record answers the neglect exclusion before it's raised.

Repoint on schedule. Mortar has a service life. When joints start failing, repoint — don't wait for water to exploit the openings and then hope insurance covers the resulting damage. Remember the gray zone from Chapter 2: the homeowner who maintained the mortar and then got hit by

hail has a clean event claim. The homeowner who let the joints go for a decade and then got hit by hail has an argument about pre-existing deterioration. Maintenance buys you clarity.

Document the baseline. Photograph your brickwork, chimney, and walls when they're in good shape — every couple of years, all elevations. If damage ever occurs, those photos prove the before condition. "Here's the chimney in 2024, sound; here's the chimney after the March storm" is the cleanest claim documentation there is, and it costs you ten minutes with a phone.

Know your policy before you need it. Read the declarations page today — not after the storm. Know your deductibles in dollars, your settlement basis, your filing deadlines, and your key exclusions. Put your agent's number in your phone. The homeowners who navigate claims well are the ones who did this homework on a calm Tuesday, not the ones trying to learn their policy from a hotel room after the tree came through the roof.

The bottom line. Insurance covers the sudden and accidental — the strike, the storm, the impact. It doesn't cover time, the ground moving, or somebody's bad work. Your

deductible decides whether a covered claim is worth filing. Your documentation decides whether a gray-zone claim gets paid. And your maintenance record decides whether the neglect exclusion ever enters the conversation. That's the whole game, and now you know the rules better than most people who've filed three claims.

All of these books are free — the full library lives at [Travis Nech's free book library](<https://metro-foundation-repair.web.app/free-books/>). If storm season is your worry, read the storm book next. If your brick problems came from the builder, not the sky, read the new-construction defects book. And whatever's wrong with your masonry, start with a proper [brick damage assessment](<https://championbrickrepair.com>) — knowing what caused it is always step one.

About the Author

Travis Nech has spent 50 years in Texas brick, masonry, and foundation work. He owns [Champion Brick Repair](<https://championbrickrepair.com>) — (817) 900-6324 — [Metro Foundation Repair](<https://metrofoundationrepair.com>) — (817) 670-4474 — and the [LintelLOCK](<https://lintlerepair.com>) lintel system — (469) 730-0650. All his books are free at [Travis Nech's Free Book Library](<https://metro-foundation-repair.web.app/free-books/>).