



Property Damage Claims FAQ

Why do property damage claims matter so much?

Your home or business isn't just a structure — it's your shelter, your investment, and your future. When fire, water, or natural disasters strike, the damage can be overwhelming. And unfortunately, insurance companies don't always treat you like a person. Many property owners experience delays, denials, or lowball offers while they're trying to rebuild their lives.

At [Van Horn Law](#), we understand how devastating it is to watch your property burn, discover severe water damage, or deal with adjusters who minimize your losses. Our property damage attorney in Allentown helps property owners navigate complex claims, investigate the damage, calculate full losses, and fight for the compensation they deserve.

How quickly should I act after discovering property damage?

Time is critical. Evidence can disappear, deadlines can expire, and your rights can be affected. It's important to:

- Notify your insurance company promptly (many policies require notice within 48–72 hours)
- Document everything from day one
- Make emergency repairs to prevent further damage
- Keep a record of all communication
- Watch for insurance delay tactics
- Understand that multiple deadlines may apply

You don't need to wait for the insurance company to respond before speaking with an attorney.

What types of property damage are most common in Pennsylvania?

Property damage generally falls into four categories:

- **Fire damage** – electrical issues, heating failures, lightning, wildfires, arson
- **Water damage** – burst pipes, leaks, roof failures, appliance malfunctions, storms, flooding, sewage backups
- **Construction-related damage** – poor workmanship, code violations, defective materials, structural issues
- **Natural disasters** – hurricanes, earthquakes, mudslides, windstorms, flash floods



When do property damage claims turn into lawsuits?

Even when you follow every step correctly, the claims process doesn't always go smoothly. Litigation is more likely when:

- Insurance denies coverage
- Multiple parties may be responsible
- Damages are extensive
- Repairs are complex or costly
- Evidence suggests negligence
- Professional errors are involved

How long do I have to file a lawsuit?

Deadlines vary depending on the type of claim and the state:

Type of Claim	Typical Time Limit
Property damage	2–3 years from the date of damage
Contract-related claims	4–5 years
Bad faith insurance	2–3 years from denial or breach
Claims against government entities	Often 6 months or less
Construction defects	Up to 10 years, depending on the issue

If your property is in Pennsylvania, speaking with our property damage and insurance claims lawyer at Van Horn Law ensures you get accurate guidance from the start — which can help you avoid delays and maximize your recovery.

What kinds of compensation can I receive for property damage in Pennsylvania?

Compensation depends on two major things:

1. **What your insurance policy covers, and**
2. **The actual damage and losses you experienced.**

But many people don't realize that compensation can go far beyond basic repair costs. Here's a clear breakdown of the types of damages our clients at Van Horn Law often recover.



Direct Property Damages

These are the most straightforward losses — the physical damage to your property. They may include:

- Repair or replacement of damaged structures
- Rebuilding damaged portions of the property
- Replacing personal items (furniture, clothing, electronics)
- Smoke cleanup, water extraction, mold remediation
- Landscaping restoration
- Code-required upgrades during repairs

Additional Living Expenses (ALE)

If you can't stay in your home, you may be reimbursed for the extra costs of living elsewhere, such as:

- Temporary housing
- Increased food expenses
- Extra transportation costs
- Storage unit rental
- Pet boarding
- Higher utility bills at your temporary residence

Business-Related Damages

For business owners, property damage can disrupt operations. Compensation may include:

- Lost business income
- Lost rental income
- Business interruption expenses
- Loss of future earnings
- Employee wages during closure
- Temporary relocation costs



Incidental Damages

These are the “hidden” or unexpected costs that add up quickly:

- Debris removal
- Security for damaged property
- Emergency repairs
- Moving and storage
- Professional cleaning
- Costs of preparing claim documentation

Long-Term Impact Damages

Some losses don’t show up immediately. You may also be compensated for:

- Reduced property value
- Higher future insurance premiums
- Long-term maintenance caused by the damage
- Environmental cleanup
- Loss of future rental or business potential
- Preventative measures required going forward

Professional Service Fees

Many claims require expert help. These costs may be recoverable:

- Public adjuster fees
- Engineering inspections
- Environmental testing
- Architectural services
- Legal fees
- Expert witness costs



Can I receive compensation for emotional or personal impacts?

Sometimes, yes. These are called **non-economic damages**, and they're only available in states that allow them. If permitted, they may include:

- Medical expenses related to the incident
- Lost wages from dealing with property issues
- Emotional distress or mental anguish
- Loss of use/enjoyment of your property
- Reduced quality of life
- Stress and inconvenience from relocation

Most states allow these damages **when there is a physical injury or clear evidence of severe emotional impact**.

What about punitive damages?

Punitive damages are rare and only apply when the responsible party's conduct was especially harmful. Examples include:

- Bad faith insurance practices
- Willful negligence
- Fraud
- Malicious behavior
- Reckless disregard for safety
- Repeated misconduct

Some states don't allow punitive damages for property claims, and many place caps on the amount. An attorney can tell you whether punitive damages may apply in your case.

Do I Need a Property Damage Attorney in Pennsylvania?

Not every claim requires a lawyer — but many situations do. Here are the most common scenarios where speaking with a property damage attorney is strongly recommended.



When insurance companies act in bad faith

Such as:

- Denying valid claims without proper investigation
- Offering unreasonably low settlements
- Delaying the process
- Misinterpreting policy terms
- Failing to communicate

When damages are substantial

For example:

- Total loss from fire
- Widespread water damage
- Structural damage
- Business interruption losses
- Damages exceeding \$10,000–\$15,000

When liability is unclear

This often happens when:

- Multiple parties may be responsible
- The cause of damage is disputed
- There are shared-fault scenarios
- Cross-claims arise
- Complex contracts are involved



When coverage issues get complicated

Such as:

- Multiple insurance policies
- Disputes over exclusions
- Covered vs. non-covered damage disagreements
- Overlap between homeowners and other policies
- Special riders or endorsements

When technical or expert issues arise

Including:

- Engineering reports
- Environmental contamination
- Mold remediation
- Code compliance upgrades
- Complex building systems

When time-sensitive issues exist

For example:

- Statute of limitations concerns
- Evidence preservation
- Immediate repair needs
- Temporary housing
- Business continuity



When the process becomes overwhelming

This is common when dealing with:

- Multiple contractor estimates
- Detailed proof-of-loss requirements
- Extensive photo documentation
- Inventory lists
- Historical property records

At [Van Horn Law](#), we handle these challenges so you can focus on rebuilding your home, business, or investment.

Contact our Property Damage Litigation Attorney in Allentown

When disaster strikes, you need someone who understands the law, the process, and how to secure full compensation. Whether you're dealing with fire damage, water damage, or natural disasters, [Van Horn Law](#) is here to protect your interests and fight for maximum recovery.

Our property damage attorney in Allentown, PA handles everything from documenting losses to negotiating with insurers to filing lawsuits when needed. Because time is critical — evidence can disappear and deadlines can expire — it's important to act quickly.

**Contact us today by filling out our [online form](#)
or calling 610-437-2757 to schedule your consultation.**

