

## Ernest Martin Jr., Leslie Thorne in Law360: '5 Tips Insurance Attys are Giving After Texas Winter Storm'

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PRACTICES Insurance Recovery

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Haynes Boone Partners [Ernest Martin Jr.](#) and [Leslie Thorne](#) talked with *Law360* about tips commercial insurance attorneys are giving their clients in the wake of Texas's winter storm that left millions without power and water.

Here is an excerpt:

### Look Beyond Obvious Claims for Greatest Recovery

Ernest Martin Jr., chair of Haynes Boone's insurance recovery group in Dallas, agreed, saying that how the policies are written, and the definitions included in them, will determine what is covered and how.

Martin, who works primarily with major corporations, said companies looking to file claims for multiple locations must pay attention to how their policies define an "occurrence." Sometimes it's defined as an event or series of similar events that only requires one claim encompassing all locations, while other times it's defined as an event per location.

"It's all in the wording of the policy," he said.

### Documentation is Crucial for Full Coverage

The key right now is documenting everything, experts say. Policyholders should take pictures and videos of the damage to their properties. They should collect news articles and reports describing the effects of the winter storm. And they should archive any communications with suppliers and customers that discuss issues of access due to the storm.

Martin said he often advises his clients to create a journal and document the damage as well as the steps they're taking to mitigate or repair it.

Policyholders also need to start reaching out to consultants and contractors who can help them understand the scope and cost of repairs. Forensic accountants will also be able to help with understanding the loss of income due to the storm, he said.

Leslie Thorne, co-chair of Haynes Boone's litigation practice group in Austin, said policyholders will also benefit from collecting news articles about the storm to support claims for business interruption. Reports that explain the extent of the impassibility of Texas roads due to ice, for example, will help insurance carriers understand the exact losses a business may have suffered when its suppliers couldn't make deliveries or its customers couldn't travel to make purchases.

"Keep track of both the event itself and the problems it caused," she said.

To read the full article, click [here](#). (Subscription required)