

HGSK FILES SUITS TO PROTECT CONSUMERS

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Jim Haggerty, a senior partner at [Haggerty, Goldberg, Schleifer & Kupersmith](#) ("HGSK") recently filed several class action lawsuits against automobile insurers in Pennsylvania seeking to protect consumers in the Commonwealth.

In the class actions, HGSK seeks to protect consumers who have been denied uninsured motorist (UM) and underinsured motorist (UIM) benefits by reason of a household exclusion in the insurance policy.



The household exclusion bars an [automobile accident](#) victim from recovering UM and UIM benefits under multiple policies in the household. As a result, consumers have been deprived of benefits for which they paid a premium.

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Jim Haggerty, Esq.

“Our goal is to help advocate for consumers who paid for benefits that they are being denied from receiving,” said Haggerty “It is time for automobile insurers to provide the people with what they are paying for.”

The class actions are based upon a recent decision of the Pennsylvania Supreme Court in *Gallagher v. GEICO*

Indemnity Company. In that case, Michael Gallagher owned both personal autos and a motorcycle insured by GEICO. He had two insurance policies with GEICO. One policy provided UIM coverage for the motorcycle, and the other provided UIM for his automobiles.

Gallagher suffered serious injuries in an accident while riding his motorcycle when struck by a pickup truck which had run a stop sign. After resolving the tort claim, he received UIM benefits from the motorcycle policy. A claim for additional underinsured motorist benefits was made under the personal auto policy.

That claim was denied by GEICO on the basis of the household exclusion. The exclusion states, “This coverage does not apply to bodily injury while occupying or from being struck by a vehicle owned or leased by you or a relative that is not insured for Underinsured Motorists Coverage under this policy.”

Gallagher argued that denying him stacked UIM coverage was robbing him of something he paid for. Ultimately, the Pennsylvania Supreme Court reversed the trial court’s order finding in favor of GEICO. The Supreme Court remanded the case back to the trial court for further

proceedings.

HGSK has filed the class actions against major auto insurers in Pennsylvania to protect the rights of consumers who are unaware of their right to recover benefits as a result of the recent decision.

For more information contact Jim Haggerty at jhaggerty@hgsklawyers.com.

This release was drafted by [Results Driven Marketing, LLC](#): a full-service digital marketing, public relations, advertising and content marketing firm located in Philadelphia, PA.

Jim Haggerty
HGSK
+1 267-419-6422
[email us here](#)

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