

# Life Insurance Company Won't Pay Claim

*Sometimes life insurance claims for a loved one who has passed are denied. HGSK is here to explain why the claim might be denied and what you can do about it.*

PHILADELPHIA, PENNSYLVANIA, UNITED STATES, October 26, 2020 /EINPresswire.com/ -- No one ever reads the fine print until it's too late. In this case, it can really save you the headache when you first purchase your life insurance policy, but if you're already dealing with a denied claim, our [bad faith insurance attorneys](#) might be able to help.

There are 4 common reasons for a life insurance company to deny your claim:



1. Policy Delinquency - In this case, the policyholder may have failed to pay premiums on time which has caused the policy to lapse. It may seem like a final decision, but it is possible that the insurance company is the one responsible, so don't just take their word for it.

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The death of a loved one is already challenging. Let us deal with the insurance company so you can focus on their memory instead.”

*James C. Haggerty*

2. Material Misrepresentation - This would have occurred on the original application for the life insurance policy. If the policyholder didn't answer questions regarding medical history, smoking, or weight accurately, the insurance company can deny the claim. Other common examples of misrepresentation include lying about your income, failure to mention treatments for minor ailments, or non-disclosure of another life insurance policy.

3. Contestable Circumstances - When death falls outside the scope of the life insurance policy, it's considered a contestable circumstance to protect the insurance company from fraud. At the

same time, death is unpredictable. In Pennsylvania, the contestability timeframe is 2 years from the policy's effective date meaning that if the policyholder dies within this period, the insurance company has the right to deny the claim. Other contestable circumstances include death by suicide, acts of war, dangerous hobbies such as mountain climbing, or health perils such as HIV.

4. Documentation Failure - The beneficiaries or family members of the policyholder have neglected to provide the necessary documentation in order to receive the life insurance benefit. In order to start the process, insurers need at least the death certificate to move forward.

#### What Should You Do If Your Claim Is Denied

If you have received the initial denial letter from the insurance company, the first step is to understand why you are being denied. If you find that the letter is lacking in details, contact the insurance company to request additional information around the objections to payment.

If you have evidence to the contrary to their objection, you can file an appeal with the insurance company. At this point, getting help from legal representation will help you focus on grieving while the legal aspect is handled. You can get help from the state's department of insurance or attorney general, or an insurance appeal specialist. Alternatively, you can hire a bad faith insurance attorney to handle your case. In either situation, you need to be comfortable with who you will work with to receive the death benefit.

If you've been denied a death benefit for your loved one, you need the assistance of an experienced [bad faith insurance lawyer](#). At Haggerty, Goldberg, Schleifer & Kupersmith, P.C, we will help you navigate through the legal process and fight for the benefits that you deserve. Contact our dedicated legal team at (267) 350-6600 to find out more information about our legal services and how we can help.

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