

How to Dispute a Car Insurance Claim Denial

Car insurance companies often deny or delay claims, confuse their customers, or otherwise refuse to make payouts. Here's what you can do.

PHILADELPHIA, PENNSYLVANIA, UNITED STATES, November 18, 2020 /EINPresswire.com/ -- Being injured in a car accident is stressful enough, but when the insurance company denies your claim, the worry of getting your bills paid can be overwhelming. At HGSK, our [bad faith insurance attorneys](#) may be able to help you get what you are owed.

Why Do Car Insurance Companies Deny Claims?

There are many valid reasons why an insurance company denies claims. These reasons include an accident that could have been avoided, a personal impairment that caused the accident, or if another person not covered by your policy was operating the vehicle.

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Third-party insurance claims can be a hassle, especially when your claim is denied. Connect with a bad faith insurance attorney to learn about your options.”

James C. Haggerty

On the other hand, there are several reasons the insurance company may wrongfully deny your claim which would indicate they are acting in bad faith. Reasons can include:

Prior Injuries or Surgeries - If you've signed a medical authorization form allowing the insurance company to review your medical history, they may try to argue that your injuries from the accident were not as serious and are attributed to your prior injuries or surgeries.

Pre-Existing Conditions - They could argue that your pre-existing condition, such as a bad back, caused the new injury rather than the accident itself.



Time Lapse Between the Accident & Seeking Treatment - After an accident, you should immediately seek medical attention, even if you don't feel injuries at that time. If there is a lapse in time, the insurance company may assume the injury was caused by another event in between the accident and seeking medical attention.

What Can You Do If Your Car Insurance Claim Is Denied?

First, let's discuss the types of car insurance claims. Depending on your case, you've either filed a first-party insurance claim seeking compensation with your own provider, or a third-party insurance claim seeking compensation from the negligent party who caused the accident. The type of claim will dictate your available options.

First-Party Insurance Claim Denials

If your insurance company has denied your claim, you may need to contact the insurance company directly to appeal. In some situations, there may be clear evidence of wrongdoing. If this is the case, you should contact an insurance claim denial lawyer to discuss your options.

Third-Party Insurance Claim Denials

If the negligent party's insurance company denies your claim, you may be able to file a lawsuit against the insurance company immediately. By contacting a lawyer, they can help you understand your options.

In either case, it's important for you to know your rights and protect yourself from an insurance claim denial. Some tips include:

- Know and understand the terms of your insurance policy, and the process to file an appeal
- Complete any and all forms carefully to avoid simple mistakes that can justify the denial of a claim
- Do not deposit or cash any premium refunds provided by the insurance company - this will signal acceptance of their claim denial
- Communicate with the insurance company only in writing so that you have documented evidence for your case
- Seek legal advice from an insurance claim denial attorney as soon as possible

If you've been denied a car accident insurance claim, you need the assistance of an experienced team of [bad faith insurance lawyers](#). At Haggerty, Goldberg, Schleifer & Kupersmith, P.C, we will help you navigate through the legal process and fight for the compensation 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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