

# Insurance Company Denied Homeowners Claim? You Have Options

*Having your homeowner's insurance claim denied for your property repair or replacement can be time-consuming and frustrating. Know your options.*

PHILADELPHIA, PENNSYLVANIA, UNITED STATES, December 18, 2020 /EINPresswire.com/ -- When purchasing a home, it's best practice to purchase a homeowners insurance policy to protect you against financial loss if there is damage to your home or possessions, and liability in case someone is hurt on your property. Unfortunately, many homeowners neglect to read the fine print until there's a need to file a claim, but knowing what your policy covers and doesn't cover is vital before disaster strikes.



## Common Exclusions

Most homeowner's insurance policies include a list of exclusions preventing them from paying out a claim depending on the cause and location of the damage. According to the Pennsylvania Insurance Department, these events can be considered exclusions depending on your policy terms. Exclusions can include, but are not limited to:

- Earthquakes
- Collapse
- Flood
- Mold
- Fungus
- Wet Rot
- Wear and Tear
- Mechanical Breakdown



Don't let the insurance company have the final say. If you've been wrongfully denied for a claim against your homeowner's policy, call a lawyer to appeal your case & get the payout you need."

*James C. Haggerty*

- Bulging or Expansion
- Rust
- Settling
- Dry Rot

In addition, there are structures on your property that may also be excluded such as patios, pavements, foundations, walls, floors, roofs, or ceilings.

It's best practice to be aware of what is and what is not covered by your policy since filing claims against your policy can affect your premium.

## Filing A Claim

When filing a claim, it's important to document the process, who you've spoken with, and all receipts, reports, and photos provided by adjusters, contractors, etc. Being organized from the beginning will be helpful if you need to appeal your claim or work with an attorney to get your claim paid. Here are a few helpful tips:

- Take photos and videos before you clean up any damage.
- Make temporary repairs to prevent further damage before the insurance company is able to inspect the property.
- Read and complete all paperwork before signing. Blank sections can be filled in by another party after you sign.
- Work with a reputable contractor who is licensed, registered, and insured by the Pennsylvania Attorney General's Bureau of Consumer Protection.
- Don't rush to settle with the insurance company. Know what the repairs are going to cost, and be prepared to negotiate.
- Don't pay in full for work until it is completed.
- Always ask questions when you don't understand.

## Denied Claims

If you think your homeowner's insurance claim has been wrongfully denied, you may have cause to appeal.

1. Ask the insurance company for the specifics regarding why the claim was denied. You want a detailed explanation in writing. This will help you determine if you have a legitimate claim.
2. Review the reason for the denial and the fine print of your policy. If your structure and cause for damage are not included in the list of restrictions, you may have some options.
3. File an appeal with your insurance company's claim manager and ask for a resolution date.

Your appeal should be submitted in writing and include the date of denial, why you feel the decision is wrong, and your proposed solution. Provide copies of any supporting documentation, and send via certified mail.

If you're feeling overwhelmed by the process, there are additional resources available to help.

- Hire a public claims adjuster who can provide a neutral inspection of the property and help with the paperwork to appeal.
- Contact the Pennsylvania Insurance Department's Bureau of Consumer Services where they can answer questions about your claim.
- Hire a [denied insurance claim lawyer](#) to review your case and assist with the appeal process.

For many insurance companies, they are more focused on profits rather than paying out claims. If you've been denied or devalued, the [bad faith insurance attorneys](#) at HGSK may be able to help you obtain the compensation you deserve.

At Haggerty, Goldberg, Schleifer & Kupersmith, P.C, we will help you understand your rights and determine your available legal options during a free consultation. 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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