

Why Homeowners Should Chose a Bad Faith Insurance Lawyer Over a Public Adjuster for Storm Damage

While a public adjuster is a good option, hiring a bad faith insurance lawyer to handle your property damage claim is a better option for numerous reasons.

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With sky-high materials and lumber costs from the pandemic, insurance companies are using this as an opportunity to deny or undervalue property damage claims. This is wrong and often in bad faith”

James C. Haggerty, Esq.

Goldberg, Schleifer, & Kupersmith, P.C. wants homeowners in Pennsylvania to know that the summer storm season is upon us, with many powerful storms already having ripped through our neighborhoods. More storms are on the way as the United States ensures a uniquely hot and violent summer storm season. Coupled with the return to normalcy after the pandemic and the boost in home improvement projects, particularly exterior projects, this has become a recipe for some significant property damage claims.

If your home suffers any type of property loss during a summer storm, you are entitled to submit an insurance

claim to your homeowner’s insurance carrier. Even though many of us have not submitted a claim in years, decades, or even if this is our first claim, some insurance carriers have been critical of even valid claims. This is mainly due to the huge spike in materials costs, particularly lumber costs. As a result, many insurance adjusters have used some common tricks to minimize, undervalue, or outright deny valid claims. Other times adjusters even take policyholders into paying the increased cost of materials themselves, which is not only important but borderline unethical.

When your insurance carrier gives you a low offer or denies your claim, you have some options. The immediate option is to file an appeal with the insurance carrier, which is a good start. But given the massive increase for nearly every facet of home improvement and repair, along with the trenching in of insurance companies, it is likely you may need to seek professional help.

The first place many people think of is a public insurance adjuster. This is an insurance

professional that will represent a homeowner with an insurance claim. A public insurance adjuster, also known as a PA, can help a homeowner file, negotiate, and settle a claim.

While this sounds like a great option, and it can be, there is a better option—a lawyer.

Unlike public adjusters, bad faith insurance lawyers and property damage attorneys have graduated law school, passed the rigorous bar examination, and have special skills and education through formal legal education that can help a homeowner resolve an insurance claim. Lawyers can also commence legal actions against an insurance company to challenge a carrier's decision in court—something a PA cannot do.



But the most important difference can come to cost. A public adjuster usually takes a percentage of your recovery. With sky-high lumber and materials costs that can jeopardize your ability to restore your property after a Pennsylvania summer storm.

A [bad faith insurance lawyer](#), on the other hand, can be paid by the insurance carrier. This is because [Pennsylvania law](#) allows a court to award court costs and attorneys fees against an insurance carrier that is found to have acted in bad faith towards an insured.

Thus, a bad faith insurance lawyer can save a policyholder money when an insurance carrier is not playing fair after summer storm damage. At Haggerty, Goldberg, Schleifer & Kupersmith, P.C., that is what we do for residents of Pennsylvania after an insurance carrier unfairly denies a claim. Learn how we can help protect your rights during a FREE consultation by dialing (267) 350-6600 after an insurance adjuster or carrier refuses to play fair.

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