Disputing a Denied Life Insurance Claim in Pennsylvania

PA Law Blogs

Losing a loved-one can be devastating. The situation can be even more devastating when the future that was supposed to be secured by a life insurance policy is denied. It doesn't make sense. The policy was purchased by your loved-one so they could ensure you were provided for in the event of their untimely death. Now, they're gone and the insurance company is refusing to honor the agreement. This is not what was intended.

Life insurance companies may have a valid reason to deny a claim. As part of their tactics, they could assert a valid reason based upon false facts. American General Life Insurance denied a widow her $250,000 death benefits because they claimed her husband failed to disclose medical conditions on his application, according to Los Angeles Times. The insurance company asserted that that bipolar disorder and pulmonary disease were not listed on the policyholder's application.

It is common for insurance companies to deny a claim based upon a technicality in the application when information is misrepresented or undisclosed, according to United Policy Holders. However, the decedent mentioned in the Los Angeles Times did not suffer from conditions in which the insurance company stated was omitted.

"Material misrepresentation" is the number one reason insurance claims are denied. It accounts for about two thirds of all disputes, according to Los Angeles Times. Many beneficiaries do not fight the insurance company when the claim is contested, even when they are entitled to the payment, reported Life Insurance Law. The Philadelphia based life insurance lawyers suggest that denied beneficiaries should not give up on a denied claim until they've sought the advice of a lawyer.

Life insurance lawyers understand the insurance practice and know the tactics the insurer may deploy to avoid paying out a life insurance benefit. Many of the common reasons for denying a claim that can be

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argued as valid can also be argued by a life insurance lawyer in favor of the beneficiary.

United Policy Holders suggests another common reason life insurance claims are denied is because the death occurred during the contestability period, which is a specified amount of time after the policy is written. The contestability period in Pennsylvania is two years. This clause is in place to protect the insurance company against fraud, but death is unpredictable. No one can delay an accidental, unforeseen death so that it occurs after the contestability period. Pennsylvania residents that were denied a life insurance claim solely because the death occurred during this time period are urged to contact a Pennsylvania life insurance lawyer to help them refute the claim.

The Pennsylvania life insurance lawyers at Life Insurance Law will assess your life insurance claim denial. If you have a valid case, they will advise on how to avoid invalidating your claim denial case, and help achieve a payout within 30 days or less.

Don’t accept “no” for an answer until you’ve spoken with a lawyer. Contesting the insurance company’s denial will not bring back your loved-one, but it will help ensure wishes to secure your financial future are carried out.

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