



LIFE INSURANCE BENEFITS GUIDE

Policies Through Employer

MORGAN & MORGAN®

INSURANCE RECOVERY GROUP

800-555-6666 | [FORTHEPEOPLE.COM](https://www.forthethepeople.com)

Personal Tragedy, Financial Disaster

More and more Americans are purchasing life insurance policies through group plans offered by their employer. But this has led to another trend: More American workers are losing this valuable coverage when they lose their job.

This is not supposed to happen. By law, any worker who loses their job has the right to convert their group life insurance policy into an individual policy within 30 days, without having to do a new medical evaluation for the insurance company.

So why are so many people losing their policies? Too often, it's because of employer negligence. This how it works:

- **Employers do not give clear or timely notice** and instruction to the fired/laid off employee.
- The employee is **not aware of the requirements** to continue coverage.
- The employee does not file **within 30 days**.
- The employee **loses their life insurance policy**.
- The employee **cannot purchase a new policy** that is similar in cost and coverage amount because of their health condition.
- The employee dies, leaving their family or other beneficiaries **without the policy payout they need**.

That's how a simple act of negligence by an employer leads to financial devastation.

But that family or other beneficiary has a potential remedy. They have the legal right to sue that employer to recover the policy payout they have received.

Reasons for Life Insurance Claim Denial

- Misses payments
- Missing information on application
- Failing to reinstate
- Failing to convert to individual policy
- Wrong age on application
- Inaccurate weight listed
- Criminal history discovered
- Fired from person's job
- Suicide exclusion
- Illegal drug exclusion
- Use of alcohol exclusion
- Felony exclusion
- Foreign country fatality
- Lapse
- Policy exclusion
- Failing to disclose medical visit
- Failing to port life insurance policy
- Competing beneficiaries
- Change in person's job
- Employer didn't forward records
- Self-inflicted injury exclusion
- Prescription drug exclusion
- Sickness exclusion
- Medical treatment

How To Fight For Your Life Insurance Benefits

If you or a loved one are the named beneficiary of a life insurance policy that was allowed to lapse because of employer negligence or misconduct, and have since therefore been denied a policy payout, contact Morgan & Morgan Insurance Recovery Group. Our insurance recovery attorneys are ready to fight for you, and it won't cost you anything unless we win.

Workers and their families shouldn't have to suffer such serious financial losses because of employer negligence. Don't wait, call us today for a completely free, zero-obligation case review.

FAQ's

1. CAN A CASE BE PURSUED IF THE EMPLOYEE WAS LET GO BECAUSE OF ILLNESS?

Yes. In fact, we see this cycle fairly often in cases like this. 1. Worker gets sick 2. Worker is let go because they're too sick to keep working 3. Employer fails to provide proper instruction and notice so insurance policy lapses 4. Worker dies from the illness that caused them to lose their job in the first place. The beneficiaries have the right to demand full compensation.

2. CAN THE INSURANCE COMPANY BE SUED?

In a case like this, likely not. If the policy was allowed to lapse, the insurance company likely has no more responsibility to their former policyholder and their beneficiaries. Instead, action would be pursued against the employer whose negligence caused the policy lapse.

3. WHO HAS THE RIGHT TO PURSUE LEGAL ACTION?

Because a case like this would be centered on the loss of a policy payout from a specific, formerly valid policy, only the beneficiaries named in the lapsed policy (or their guardians if they are minors, or those holding power of attorney on their behalf if they are disabled) have the right to pursue compensation from the negligent employer.

4. WHAT WILL IT COST TO PURSUE THIS?

Nothing upfront and Morgan & Morgan Insurance Recovery Group only collects a fee if the case resolves successfully.

Our Attorneys Can Help

At Morgan & Morgan Insurance Recovery Group, our life insurance attorneys have extensive experience helping clients recover the insurance policy payouts to which they are entitled.

Life insurance companies have substantial resources to hire experts to protect their interests in denying your claim. Our law firm has the resources to retain experts to honestly assess your claim and ensure that you have a level playing field.

If you are in a dispute with your own insurance company – or have a claim that was denied or undervalued – [contact us today](#).



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