

LIFE INSURANCE BENEFITS

Individual Policyholders Guide



MORGAN & MORGAN

INSURANCE RECOVERY GROUP

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Purchasing a life insurance policy is one of the most important long-term financial planning decisions a person can make. When someone is an important part of a family, household, or business, losing them can be devastating both emotionally and financially. Life insurance policies are designed to provide financial protection, in order to allow the family, household, business, or other entity to survive the loss.

If the dreaded day ever comes and the policyholder dies, the beneficiaries will often need the money right away, and cannot afford to have the payout needlessly delayed. And of course, they cannot afford to have the claim unjustifiably denied. That money was being relied on, and to not get it would be a disaster.

Unfortunately, insurance companies all too often unjustifiably delay or deny payment of the death benefits. Insurance companies are in the money-making business, and are therefore incentivized to avoid claim payment if they can get away with it. It's profits over people.

Common reasons they use to deny or delay may include:

- **Death not covered:** The insurer will claim the circumstances of the death of the policyholder place it into a category that they are not required to cover.
- **Payment lapses:** The insurer will claim that they haven't received the premium payments, and that therefore the policy is void.
- **Misrepresentation.** The insurer will claim that the policyholder gave the insurer incorrect or misleading information during the application process, and that therefore the policy is void.
- **Competing claims:** Other people may claim that they are the rightful beneficiaries, and the insurer may choose to accept their claim over yours.
- **Claim requires investigation:** The insurer will say that they need more information in order to finish processing the claim, and will keep asking for more and more.

No matter the reason given, policy beneficiaries need to know that the insurers don't get the final word, the law does. And help is out there.

Our Job Begins at “No”

At Morgan & Morgan, our life insurance attorneys have heard all these reasons and more, and they've helped many people get the policy payouts they need and deserve anyway. The facts of the case will often be different from what the insurer claims, and a lawyer can help prove that. And even when the insurer does have the facts right, different laws in different states mean that they still might have to pay the claim.

What this means for you is simple: If you've had a life insurance claim denied or delayed, you have options, and you have the power to fight back against the insurance company, no matter how big they are and no matter your financial situation.

We Have Your Back

You really don't have to take their word for it. If you or a loved one is dealing with a denied or delayed life insurance claim, all you have to do is give us a call and you'll get an expert and completely free review of your case. And if you have a case and want to pursue legal action, you won't have to worry about cost either. You'll never have to pay us a dime upfront, and you don't pay anything at all unless we win for you.

We're the largest personal injury law firm in the country, which means we have the resources to take on your insurance company and win. We've recovered \$7 billion for our clients to date, and we're ready to fight for you too - [Contact Us](#) today.

