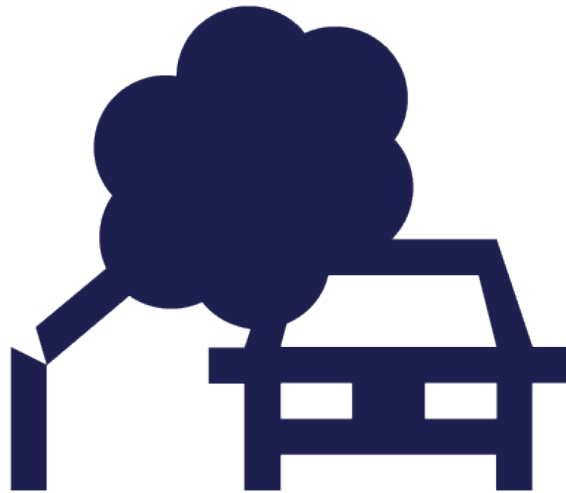


INSURANCE BAD FAITH

Don't let it happen to you



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What is bad faith?

You buy insurance to protect you if your property is damaged, and to protect you from financial hardship if you cause damage to someone else's property or health. You have the right to get what you pay for, but when an insurer unreasonably withholds the benefits of your policy, it is considered to be acting in "bad faith."

Insurance bad faith refers to any matter regarding an insurance claim by an insured that is wrongfully denied by the insurer. **Some common examples of bad faith include:**



1

failing to investigate

Failing to promptly and thoroughly investigate a claim



2

refusing to pay

Refusing to pay a claim that it owes, either completely or fairly



3

delaying payment

Unreasonably delaying payment/denying benefits to a claim



4

refusing to settle

Refusing to settle the case/reimburse you for the entirety of your loss



5

failing to defend

Failing to defend you against a claim or settle a claim against you within the policy limits, exposing you to loss of your property.

WHAT TO DO IF YOU SUSPECT BAD FAITH

If you believe an insurance company is acting in bad faith, what can you do? The first thing would be a written accusation of bad faith since it often gets their attention quicker and may rapidly provoke a change in the adjuster's settlement position. If an insurance company is proved to have acted in bad faith, it may be liable to pay damages to the insured well above the injury compensation amount. However, the rules about what is and is not bad faith vary from state to state. **Here are more steps you can take if the bad faith continues:**



1

make a list

Make a list of why you think the claims adjuster is acting in bad faith



2

speak to a supervisor

Speak to the adjuster's supervisor about your concerns, and follow-up with a certified letter



3

notify your state insurance board

Visit www.NAIC.org to find your state's insurance board information



4

consult an attorney

Consult with an attorney. Hiring an attorney may be the only thing protecting you from losing everything!

HOW A MISSOURI PERSONAL INJURY ATTORNEY CAN HELP

If you believe your insurance company has acted in bad faith, legal options are available to you. The thought of suing your insurance company can be intimidating- after all, they have more money to fight you and resources than most folks can imagine. Hiring an attorney may be the only thing protecting you from losing everything.

The best option is to discuss your case thoroughly with a qualified attorney who has experience taking on insurance companies. The Kansas City personal injury lawyers at The Pottenger Law Firm have successfully represented clients in bad faith and vexatious refusal to pay cases, and you can get a free assessment of your rights without leaving your house.



Contact The Pottenger Law Firm

(816) 531-6006 | www.pottengerlaw.com

The personal injury attorneys at The Pottenger Law Firm are experienced in representing clients across Missouri and Kansas state. We evaluate the unique circumstances of each case and position our clients to be able to pursue the maximum damages for their injuries

