

# INSURANCE BAD FAITH

DON'T LET IT HAPPEN TO YOU

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."

**Bad Faith**— Insurance bad faith refers to any matter regarding an insurance claim by an insured that is wrongfully denied by the insurer.



FAILING TO PROMPTLY AND THOROUGHLY INVESTIGATE A CLAIM



REFUSING TO PAY A CLAIM THAT IT OWES (COMPLETELY/FAIRLY)



UNREASONABLY DELAYING PAYMENT/DENYING BENEFITS TO A CLAIM



REFUSING TO SETTLE THE CASE/REIMBURSE YOU FOR THE ENTIRE LOSS



FAILING TO DEFEND/SETTLE A CLAIM AGAINST YOU WITHIN THE POLICY LIMITS, EXPOSING YOU TO LOSS OF PROPERTY

## WHAT TO DO IF YOU SUSPECT BAD FAITH



MAKE A LIST OF WHY YOU THINK THE CLAIMS ADJUSTER IS ACTING IN BAD FAITH



SPEAK TO THE ADJUSTOR'S SUPERVISOR ABOUT YOUR CONCERNS, AND FOLLOW-UP WITH A CERTIFIED LETTER



NOTIFY YOUR STATE INSURANCE BOARD



CONSULT WITH AN ATTORNEY. HIRING AN ATTORNEY MAY BE THE ONLY THING PROTECTING YOU FROM LOSING EVERYTHING!

## CONTACT US

(816) 531-6006

The best option is to discuss your case thoroughly with a qualified attorney who has experience taking on insurance companies. The Kansas City accident 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.



KANSAS CITY, MO

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