



KERSHAW | CUTTER | & RATINOFF | LLP

Insurance Policy Holder's Bill of Rights

An insurance policy is essentially a promise made by the insurance company to protect, help and take care of its policy holders. Each of us pays our insurance company a lot of money for that promise so that we can have "peace of mind."

But when it comes time to file an insurance claim, too often the peace of mind we thought we had turns into a disturbing battle, simply to receive the promise for which we paid.

At Kershaw, Cutter & Ratinoff, it is our belief that every insurance policy holder has very important rights that insurance companies must honor. We call this the [Insurance Policy Holder's Bill of Rights](#).

We fight for this Bill of Rights every time we represent an insurance policy holder.

Your insurance policy holder rights include, but are not limited to:

1. An insurance company must not break its promises to you.
2. An insurance company must treat you fairly.
3. An insurance company must not lie, cheat or steal.
4. An insurance company must fully investigate every claim.
5. An insurance company must view what is in your best interest at least as highly as it views what is in its own best interest.
6. An insurance company cannot hide behind ambiguous or unclear language in its policy.
7. An insurance company must pay every claim that is covered by a policy.
8. An insurance company must never delay paying a valid claim.
9. An insurance company must not make you jump through hoops.
10. An insurance company must not disrespect you.
11. An insurance company must not misrepresent facts relating to your claim, or the meaning of policy provisions.
12. An insurance company must not ignore a claim and must promptly communicate with you.
13. An insurance company must promptly investigate and process your claim.
14. An insurance company must tell you all of the reasons in writing why it has denied your claim.
15. An insurance company must pay you the full value of your claim, and not some lesser amount that it can get away with.
16. An insurance company must not force you to file a lawsuit rather than paying your legitimate, valid claim.
17. An insurance company must not promise you one thing when selling you the policy, but try to deliver another thing when it is time to pay your claim.
18. An insurance company must not mislead you. An insurance company must not unfairly cancel your policy or refuse to renew it.

If the insurance company violates any of your rights above, **you have the right to sue the insurance company** for what it owes you under the policy, for the additional harm it has caused you for failing to honor the policy, and, in some instances, for punitive damages to punish the insurance company.

