



**HAMILTON RUCKER**  
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ATTORNEYS AT LAW

## How Do I Review My Policy?

Homeowners insurance policies can be dense and difficult to navigate, so it's no wonder that many policyholders don't take the time to read them thoroughly. However, if your property insurance claim has been denied, it's important to go back and review your policy language regarding what perils are and aren't covered, what preventative measures (if any) you are supposed to take, what documentation you should provide when filing a claim, length of time in which your ability to file a claim is available, and any other lapses in coverage that could have led to your denial. By doing this, you will be better equipped to fight a denied claim by understanding exactly why your claim was denied in the first place.

Understanding your insurance policy inside and out will serve you well when it comes time to make a claim - as you'll be more equipped to assert your case to your insurer and have a better chance of approval and receiving full recovery. By being knowledgeable about your policy, you may be able to determine why your claim was denied in the first place and then use that information to appeal the decision.

Your policy may provide clarity on the issue of underpaid claims. Check for any clauses or small print that limits the percentage of compensation you are due. As with claim denials, lapses in coverage can also reduce what your insurer pays out for damages or perils.

Going back through your insurance claim is an important step in the claims process. By doing so, you can improve your claim in several ways:



- Check the quality of the pictures you submitted. Are they clear and free of blurriness?
- Consider submitting more pictures or even video footage if you have it.
- Make sure that the damage estimates you provided are accurate and include repair costs if applicable.
- Proofread your documentation for any typos or errors.
- Ensure that you have provided enough information for the insurance company to process your claim.

There are many factors to consider when examining why a claim was denied. Identifying ways to bolster your claim will increase your chances of success with an appeal. If in doubt, you may consult with a property insurance attorney to devise a strategy regarding your claim.

You should review any correspondence you have received from your insurer regarding your claim. If you have received a denial letter, your insurer should provide their reasoning for the denial, as well as an excerpt from your policy to back up their position. (This is where knowing your policy comes in handy, as you may be able to counter their point with another section of the same policy). If you have not received any formal written correspondence, reach out to your insurer. They are required to provide an explanation for their denial.

Call the attorneys at Hamilton Rucker, PC for a free consultation.



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