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## HOW LONG DOES IT TAKE THE INSURANCE COMPANY TO PAY MY CLAIM?

No one knows the devastation of a natural disaster better than those who have had to experience it first-hand. Your life can change in an instant, leaving your home and community in shambles. When you are finally able to start picking up the pieces, you will be filing an insurance claim in order to help get your life back to normal. But how long should you expect to wait for a response from your insurance company?

There are several different factors that affect how responsive your insurance company will be, but as a policyholder, you always expect a certain level of responsiveness and customer service. If you feel like you're not getting the level of service you expect, it might be time to seek outside help. There's no set amount of time that you should wait for your insurer to contact you - every situation is different - but if you feel like you've been waiting too long, it's probably time to take action.

There isn't a definitive answer to this question since insurance companies have different policies. However, we can give you a general idea of what to expect. Ultimately, if you're left without coverage for too long, it defeats the purpose of having insurance in the first place. As a policyholder, you should always feel protected by your chosen insurance company.

**The circumstances surrounding** an incident are often vital in determining your insurer's responsiveness. For example, if your neighborhood was damaged as a result of a natural disaster such as a hurricane, your insurer may have limited initial contact. This is because oftentimes, multiple neighborhoods use the same insurer, increasing the volume of claimants in a concentrated area.

There is a big difference between dealing with one insurance claim and dealing with tens of thousands of them. Your insurance company might be backlogged in claims, which could lead to delays in their response to you. The order in which they deal with claims could depend on the type of property, the amount of damage, or any other number of factors.

Natural disasters obviously cause an influx in property insurance claim filings. Insurers will take their time with each one as they scrupulously look for ways to avoid paying certain claims. This can lead to many unresolved claims being left open for an extended period of time, which can be frustrating for customers.



# HOW LONG IS TOO LONG?

The Lawyers at Hamilton Rucker, PC, typically advises that insurance companies should resolve claims within a month to three months. If an insurer is handling the claim properly, they should send someone out quickly to assess the damage, determine the amount owed, and move to resolve the claim.

We can help you determine what the hold-up is with your claim and prod your insurance company to pay what is rightfully owed. Don't let your insurance company drag out your claim any longer than necessary - they have the resources to do so and they will if it suits their needs. Hamilton Rucker, PC can help you explore your options and see what is available to you.

## STATUTE OF LIMITATIONS

If you see that your claim is not being resolved even after eight or nine months have passed, please do not hesitate to reach out to Hamilton Rucker, PC for assistance. We can help you determine the cause of the hold-up with your claim and prod your insurance company to pay out what is rightfully owed to you. Your insurance company may try to drag out your claim longer than necessary - they have the resources to do so and they will if it suits their needs.

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

## THE FINE PRINT

How long is too long to wait for an insurance claim? It depends on the insurer, the state, and the situation.

- The claim has been officially filed.
- After reviewing the claim, the insurer settles on how much is owed.
- The claimant accepts the amount put forth by the insurer.

Your insurance company may give you a lower payout than you expected, deny your claim outright, or stall the process with delays. A lengthy appeals process may ensue if your claim is denied.

