



## Article Side

Know your legal rights and options with an insurance claim attorney by [Michael Smith](#)

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Buying insurance includes many more services than one may think. In addition to the coverage, you have the right to have your claim investigated if necessary and to receive compensation in a timely manner. After you have provided access to property, insurers must enter the property, investigate damages and process the claim expeditiously. A delayed claim is similar to a denied claim; and, in the end, the two can amount to the same thing.

The wrongful denial of insurance claims is surprisingly common. There are two main reasons why insurers deny claims. First, they save money if they can do not have to pay a claim. Second, denying a claim is not that risky. Insurers believe that most persons whose claims are denied will not utilize the expertise of an Insurance Claim Attorney. If they do contact an attorney, the insurer can quickly pay the claim, usually with little or no punishment for having tried to save money.

But insured persons should expect timeliness and a fair settlement after filing an insurance claim. Texas insurance bad faith laws protect your rights to have such expectations met. Insurance policyholders have a contract with their insurance company. In the event that an insurance company fails to fulfill its obligations, unsatisfied insurance customers have several legal remedies available to them. Breach of the contract or the other duties the insurance company owes you can obligate the insurance company to pay you damages, including attorney's fees.

Texas and Louisiana state legislatures have also enacted provisions that aim to protect the insured from untimely payments and other bad faith insurance practices. Separate statutory sections give extra remedies, including an 18% penalty for late payment of claims. The provisions provided by the Texas legislature can also include an award of attorney fees.

It can be distressing and frustrating when an insurance company is not holding up its end of the contract. But in pursuing a Texas insurance bad faith claim one can use the expertise of engineers, meteorologists and other experts to prove that the damages you've claimed for are genuine.

You enjoy a special relationship with your insurance company: it owes you a duty of good faith and fair dealing; you should not have to deal with Texas insurance bad faith litigation. Laws have been enacted in Texas, Louisiana, and other states to protect insurance policy holders from misrepresentations, unfair claims handling, and wrongful denial of benefits. You are entitled to the protection of these laws.

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Having the right a [Insurance Claim Attorney](#) at your side is necessary to win your case. Make sure you do your research before settling.

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