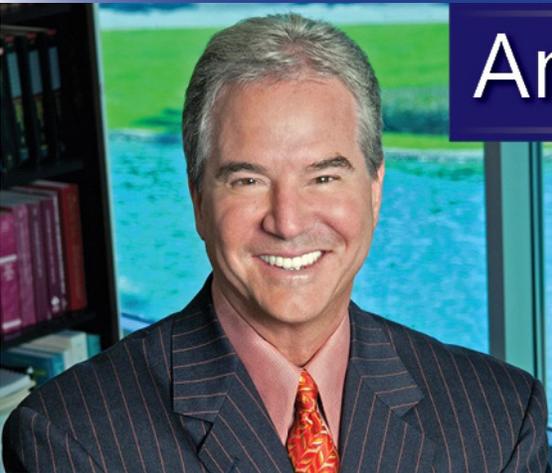


FEATURED

AT A GLANCE

- Back to School
- Sports, Injuries, and Insurance



## America's Top Disability Insurance Attorney

I'm Frank N. Darras, founder of DarrasLaw. Insurance is a complicated subject and the fine print is the most important information on any policy or contract. It is true; *the big print giveth and the fine print taketh away*. With this in mind, I am launching a new informative video series, addressing a variety of insurance matters that will be helpful in navigating the legalese of insurance.

I am touched by the personal care and concern DarrasLaw extended to me. Thank you for helping me to get my "life" back and not letting me struggle with the insurance company alone. Tell everyone that I said hello and please thank them for me.

Thank you Again!!!

LM

Frank was a true life line when I needed legal help after a near fatal auto accident. Frank is at the top of his profession. Top Qualities: Great Results, Expert, High Integrity.

Mark G.

WHAT'S NEW



### Back to School

It's that time of year again and as our kids leave to go to college, there are some key insurance policies every parent should consider purchasing. Watch this video to get key tips on renter's insurance, car insurance, and health insurance. Protecting our children is important as they embark on this new phase of their lives.



## Sports, Injuries, and Insurance

Recently there is so much conversation on suspensions in Major League Baseball, the New York Yankees, AROD's hip surgeries and performance enhancing drugs. Please view our new interesting and informative video about these compelling topics. Is it or is it not a disability?



## Your Questions Answered

**Q:** What is bad faith and how can I determine if my denial is in bad faith?

**A:** Bad faith is a fraudulent deception and intentional refusal to perform a duty as agreed to in a contractual obligation.

Bad faith insurance denials usually occur when a carrier appears to demonstrate they are trying to unreasonably delay or wrongfully deny a legitimate claim to insurance benefits. Delaying, procrastinating in paying, and failing to fairly investigate a claim are examples of bad faith. Often, bad faith cannot be established because policyholders give their insurer another chance to get their claim right. This usually happens with the offer of an appeal to the claimant by the carrier. When insurers offer an appeal, it allows more time for the insurer to hold on to the benefits a claimant rightfully deserves. Any time a policyholder thinks he or she is wrongfully denied a legitimate claim, it's important to get help from a top disability insurance lawyer.

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