



From the Desk of America's Top Disability Insurance Lawyer

Hello and Welcome to the [DarrasLaw](#) newsletter.

Every Friday, we take time out and answer your insurance questions. On pay-it-back Fridays, our stellar team in the intake department will take your calls and provide free policy advice and claim consultation.

Contact us and get real advice in real time.

Frank N. Darras, Founding Partner

[Click Here to Watch Video](#)



Hurricane and flood insurance are important, yet sometimes the policy language and coverage can be confusing. Watch our video and read our articles and press releases in the media room for more helpful tips and information.

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**CLIENT
TESTIMONIALS**

Mr. Darras,

Insurance has always been a tough subject to concentrate on, even when it comes to reviewing and planning for my own family.

The videos and releases at your website are informative and helpful.

Thank you for making it easy to understand insurance at DarrasLaw.com.

Taylor M.

Be Careful of the "Gap"



When Buying Insurance Online

[Click Here to Watch Video](#)

When purchasing insurance, it is important to get good advice. A trusted insurance lawyer or agent can make sure there are not holes in your policy that leave you vulnerable. When making changes that reflect milestones in your life and with your family, get great help from the start.

Be sure to watch our other videos and visit our [DarrasLaw/MediaRoom](#) for more information.



QUESTION: Why do insurers commonly deny individual disability claims?

ANSWER: Insurance companies are big businesses, and the simple fact is that they can increase profits by paying out as little as possible to policyholders. Even for many claims that are ultimately proven valid, insurers will initially delay or later deny in the hopes that policyholders will give up or will not know how to get the right help in collecting what they're owed. There are several reasons most commonly cited by insurers for a disability claim denial; by knowing what the carrier denial strategy is and knowing where to turn for the help you need, you'll have a fighting chance at getting the disability benefits you need.

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