



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

For nearly 30 years DarrasLaw has helped thousands of people deal with wrongfully denied claims and bad faith actions by insurance company giants. Our team at DarrasLaw stands ready to assist you and your loved ones with understanding and experience that is second to none. Contact us with your concerns; we are here for you.

Frank N. Darras, Founding Partner

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Should the NFL Amend the



Current Player Drug Policy?

There is plenty public scrutiny of professional athletes when it comes to behavior both on and off the field. Lavish incomes, coupled with a job that expects players to manage and play through the pain, have put the spotlight on the NFL and their current player drug policy. Does it go too far or not far enough?

Mr. Darras,

We would like to thank you very much for all your help and assistance in this matter.

Everything went as you promised and more. Mr. Darras, you are so generous, thank you for treating us like family.

Thank you for bringing closure to this most trying ordeal.

Thank you again, best regards to all, we will be talking again.

- L and J

Does Your Umbrella Insurance Drop Down Enough



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When an unexpected disaster strikes, having a comprehensive umbrella policy can save the day. Before taking this important coverage for granted, take the time to understand how the policy limits will affect you. Call us today and get expert insurance help from our qualified team.



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

ANSWER: 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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