



Should You Rely On Your Insurance Agent To Tell Insurance Company About A New Claim?

June 7, 2022 | [Policyholder Protection, Insurance](#)



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Do not assume that a phone call to your insurance agent or broker is sufficient to notify your insurance company of a claim. Most insurance agents and brokers are conscientious and good at what they do. But mistakes do happen. And if your agent fails to notify some or all of the insurance companies that may owe you coverage for a claim, you may lose the coverage you paid for because of a delay in notification. Make sure to see written confirmation that each claim has been tendered to all insurance companies who may owe coverage for that claim.

A few years ago, a company operating in an industrial park was sued by nearby residential property owners who claimed the company was polluting their groundwater wells. The company asked its long-time insurance agent to notify their insurance company about the lawsuit to see if it would be covered by their insurance policy. The agent told the company that, unfortunately, its policy had a pollution exclusion, so there would be no coverage and the agent did not follow-up with the insurance company.

A lawsuit was filed against the insurance company, which prompted it eventually to admit it owed coverage to the company and agree to pay the defense costs that had been incurred related to the original lawsuit filed by the property owners.

If your insurance company denies coverage for your claim, for whatever reason, don't assume they have the last word. Instead, dive deeper to make

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