Fire Insurance Claim Los Angeles: What to Do After a Denied Claim

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There are a few incidents which can have a profound effect on a person’s life. Such incident includes a house fire. (Newswire.net -- March 25, 2019) -- There are a few incidents which can have a profound effect on a person’s life. Such incident includes a house fire. This doesn’t only destroy homes. This destroys personal possessions, too. In some disturbing cases, people are even fortunate to be able to survive. This calls for a fire insurance claim Los Angeles.

House fires can cause great losses to many homeowners. To lessen the impact, they purchase fire insurance on top of the fire insurance they already have. Many homeowners need these policies to help them cover all the costs. These include the costs of replacing personal property and the entire value of the house. All they need is a fire insurance claim Los Angeles and file a claim.

But then, denials of these fire insurance claims are too common. Insurance companies would find an excuse to deny the claims. This often happens, even if the policyholders have been paying the premiums. Because of this, you’ll need a proficient attorney to provide you with the help you’ll need. There are different reasons why a fire insurance claim can be denied.

If your fire insurance claim has been dismissed, or if you have been offered less than what your policy allows, please see the details below.

**Reasons for Fire Insurance Claim Denials**

Insurance policies are detail-oriented. Fire insurance is only an optional coverage. For this policy, it’s important to know and understand the protection you are buying. Below are two reasons why a fire insurance claim Los Angeles is denied:

1. **The source of fire is not covered by the policy.** The most common reason for a claim denial is the source of the fire. If the source of the fire is not covered by the policy, then the claim will be dismissed. A proper policy should completely explain which sources of fire they can cover.

2. **Customer Fraud.** Another reason for a claim denial is customer fraud. Insurance companies deny the claims if there’s an alleged misstatement during the application process. They also deny claims if there are false statements about the cause of the fire.

Whenever a fire insurance claim is denied, there should be a statement of denial. This statement should indicate the specific reason for rejecting the claim. If you want to know more about it, you need to talk with a legal professional in Los Angeles.

**Common Sources of Fire**

There are a lot of causes of house fires, and insurance companies don’t always cover all these sources. Below are some of the sources of house fires:

- **Cooking accidents.** This happens when a homeowner accidentally causes a fire to start while cooking.
- **Electrical accidents.** Electrical accidents are incidents that involve electronic devices which cause a fire to start.
- **Habitant error.** Habitant error is when homeowners are smoking in bed and accidentally start a fire. Leaving candles unattended which causes a house fire also falls under this category.
- **Lightning.** This natural phenomenon involving a giant spark of electricity in the atmosphere can cause house fires, too.
- **Arson.** Arson is the crime of deliberately setting a property on fire.
These are the most common sources of house fires. Does your insurance company cover them? If you're unsure, then it's best to talk to a legal professional.

**What to Do After a Fire Insurance Claim Denial**

An insurance company should never unjustly reject a fire insurance claim Los Angeles. If this is the case, they are breaching the contract with the insured. A policyholder has every right to take legal actions against the insurance company. Taking the insurance company to court can help the policyholder in demanding enforcement of the policy.

Legal professionals in Los Angeles can help you in facing a claim denial. With their help, you'll be able to determine if the denial was legal or not. If it's proven to be illegal, then you can take it to the next step. You can demand enforcement in the courts in California.

**Contact a Fire Insurance Claims Attorney**

House fires have devastating effects on many people. To alleviate these effects, fire insurance policies are available to homeowners for purchase. Sadly, not all claims are approved. Some of them are denied for several reasons. And not all those reasons can be legal or legitimate.

If you receive a claim denial in bad faith, don't hesitate to demand enforcement in the courts in California. You have all the right to do so. You can work with a legal professional to examine the terms and conditions of the insurance policy. From there, you can choose the legal path which can give you the best chance of success.

**Where to Find Legal Professionals in Los Angeles**

You need to choose the best legal professionals in Los Angeles. Look for a highly-trained team of professionals who can identify, quantify and establish the extent of your loss with your insurance company. Excel is the best company that provides you with just the kind of professionals you need. They are experts in presenting the claim to your insurance company with the advocacy and expertise. They can help you get the most out of your claim.

Excel can relieve you of the complex procedures which come with filing claims in 4 different languages. They can be in English, Korean, Vietnamese, and Chinese.

**What is Excel?**

Excel is an independent licensed public adjusting company. The company represents you (the policyholder) for damage and losses due to fire. It has proven to have satisfactory and swift settlement recovery that are incurred by homeowners. Excel uses the expertise to protect the insured from insufficient settlements from the insurance companies to restore their damaged properties.

Excel offers a free consultation to help homeowners if they want to move forward with their fire insurance claim. This free consultation gives them peace of mind with their decision-making towards the recovery of their losses.

Dealing with damage and loss due to house fires can be tough. But with Excel by your side, you're sure to have a great chance at recovering those losses.