

## Your FREE Bad Faith Accident Checklist:

- 1. **Insurance Policy Documentation:** The full insurance policy, including any amendments or endorsements, is essential to establish the terms of coverage and the insurer's contractual obligations.
- **2. Claim Correspondence:** Copies of all communications with the insurance company, including claim submissions, requests for information, and any denials or delays in the claims process, demonstrate the insurer's actions.
- 3. Evidence of Damages: Documentation of the actual losses or damages covered by the policy, such as repair estimates, medical bills, or property replacement costs, is needed to quantify the claim amount.
- 4. Expert Testimony: Statements or reports from industry experts, such as insurance adjusters or legal professionals, can provide an independent assessment of the insurer's handling of the claim and whether it constitutes bad faith.
- **5. Timeline of Events:** A detailed chronology of the claims process, including any unreasonable delays, repeated requests for information, or other actions that deviated from standard industry practices, can help establish the insurer's bad faith.

In addition, the insured person should maintain **meticulous records of all interactions with the insurance company,** including dates, times, and the names of the representatives they spoke with. This documentation can be crucial in demonstrating a pattern of unfair or deceptive practices by the insurer.

**Compiling this comprehensive set of evidence is** essential for a successful bad faith insurance claim, as the insured must prove that the insurer acted unreasonably or with intent to deny a valid claim.

AZ Law Now puts our focus on making sure all our clients get VIP treatment. If you have questions or would like to schedule time to talk or meet, feel free to email us at <u>bf@azlawnow.com</u> or call (480) 789-3852. Thank you! My information is also below if you want to contact me directly.

Kind regards,

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