Vargas Gonzalez Delombard
ATTORNEYS AT LAW

When Insurance Says No: What to Do If Your Claim Is Denied or Underpaid

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Introduction

Vargas Gonzalez Delombard

At Vargas Gonzalez Delombard, LLP, a law firm that fights for people and businesses when their insurance company doesn’t do the right thing. Whether you’re dealing with hurricane damage, roof leaks, or denied claims, we’ve got your back.

We have offices in FL, TX, NY, CO, IL, and MO, but we help clients all across the country. If your claim has been delayed, denied, or underpaid, give us a call. We’re here to help you get what you’re owed.

Vision & Mission

Fighting for Policyholders. Delivering Results.

Vision:

To deliver top-tier legal support in property damage claims across Florida, Texas, New York, Illinois, Missouri, and Colorado.

Mission:

- To protect policyholders by holding insurance companies accountable.
- To guide homeowners, business owners, and associations through complex property insurance disputes.
- To deliver top-tier legal support in property damage claims across Florida, Texas, New York, Illinois, Missouri, and Colorado.

When Insurance Doesn’t Come Through

After a hurricane, storm, or plumbing leak, you expect your insurance company to help you rebuild. You pay premiums every month for peace of mind, trusting that when disaster hits, your insurer will be there. Unfortunately, that’s not always what happens. Many policyholders are shocked when they receive a claim denial or a settlement that doesn’t come close to covering the cost of repairs.

At Vargas Gonzalez Delombard, LLP, we see this every day. Insurers may delay your claim, send multiple adjusters with different opinions, or use confusing language to justify a lower payout. These tactics can leave homeowners feeling powerless, but you have rights.

Our law firm helps property owners, business owners, and condominium associations across Florida, Missouri, Illinois, New York, Colorado and Texas take a stand against unfair insurance decisions. Whether your claim was delayed, denied, or underpaid, we can help you gather evidence, challenge the insurer’s findings, and push for the fair payment your policy promises.

If your insurance company isn’t doing what it should, don’t face it alone. Our experienced team knows how to handle these cases from start to finish, so you can focus on rebuilding your property, not fighting your insurance company.

Why Insurance Claims Get Denied or Underpaid

Insurance companies have many reasons for denying or reducing claims, and not all of them are fair. Some may argue that your damage wasn't caused by a covered event, while others claim that repairs cost less than your contractor's estimate. Sometimes, insurers rely on unlicensed or biased adjusters who underestimate the damage to save the company money.

Common reasons we see for denied or underpaid claims include:

- Claiming the loss was due to "wear and tear" or "maintenance issues" instead of storm damage.
- Saying the damage happened outside your policy's coverage period.
- Using lowball repair estimates that don't match market rates.
- Delaying communication to discourage you from pursuing your claim further.

Even if your claim seems straightforward, insurance companies often use complex rules and technicalities to reduce payouts. At Vargas Gonzalez Delombard, LLP, we carefully review your policy and the insurer's actions to identify where they went wrong.

Remember: a denial doesn't always mean your claim is over. With the right documentation and representation, many homeowners and business owners are able to recover the full value they're owed under their policy.

What To Do After a Denial or Low Offer

If your insurance claim was denied or underpaid, the most important thing is not to give up. You have the right to challenge your insurer's decision — and time is critical. Florida law sets strict deadlines for disputing claims, reopening files, or filing a lawsuit. Acting quickly can make the difference between a fair payout and walking away empty-handed.

Here's what to do next:

1. Read your denial letter carefully. It should explain why the insurer denied or reduced your claim.
2. Gather all documentation. Photos, inspection reports, receipts, and repair estimates help show the full extent of your damage.
3. Get an independent inspection. A public adjuster or contractor can provide an unbiased estimate to counter the insurer's number.
4. Talk to an insurance attorney. A lawyer can review your policy, identify violations, and communicate directly with the insurer on your behalf.

At VGD Law, we take on the stress of dealing with insurance companies so you don't have to. We handle negotiations, file necessary documents, and build your case to get you paid fairly and promptly.

Why Working With an Insurance Law Firm Helps

Insurance companies have teams of adjusters, engineers, and attorneys protecting their interests. As a policyholder, you deserve the same level of support on your side. That's where our firm steps in.

At Vargas Gonzalez Delombard, LLP, we specialize in property damage and insurance claim disputes. Our attorneys have years of experience holding insurers accountable for underpayments, delays, and wrongful denials. We understand policy language, state laws, and insurance tactics — and we use that knowledge to fight for you.

We represent homeowners, commercial property owners, and condo associations in claims involving:

- Roof damage from wind, hail, or hurricanes
- Water and mold damage
- Fire and smoke damage
- Business interruption losses
- Structural or foundation issues

We don't charge upfront fees — most cases are handled on a contingency basis, meaning we don't get paid unless you do.

Working with a law firm gives you the confidence that your claim is being handled properly and that your rights are protected. Our goal is simple: to help you recover every dollar you're owed under your insurance policy.

Common Mistakes Homeowners Make

Many homeowners unknowingly weaken their claims by making simple mistakes early in the process. Insurance companies are quick to use these errors against you, so it's important to understand what to avoid.

Here are a few of the most common missteps we see:

- Accepting the first offer: Insurers often make low initial offers hoping you'll take it. Once you accept, it's difficult to reopen your claim.
- Missing deadlines: Claims must be filed and disputed within specific timeframes — missing these can end your right to recover.
- Starting repairs too soon: Always document all damage before beginning any repairs.
- Not reading the fine print: Many homeowners don't fully understand their coverage limits, exclusions, or deductible obligations.
- Relying only on the insurer's adjuster: Independent opinions often reveal far more damage than insurer estimates.

By working with a knowledgeable insurance attorney early in the process, you can avoid these pitfalls. At VGD Law, we review your claim from every angle, make sure you meet all deadlines, and protect your rights from day one — giving you the best chance of getting the fair compensation you deserve.

How We Help You Rebuild

Recovering from property damage isn't just about fixing a building — it's about restoring stability, security, and peace of mind. At Vargas Gonzalez Delombard, LLP, we take that responsibility seriously.

Our process begins with a free consultation, where we review your policy, denial letter, and supporting documents. From there, we gather evidence, communicate directly with the insurance company, and push for a full and fair settlement. If your insurer refuses to cooperate, we're prepared to take your case to court.

We've successfully recovered millions of dollars for homeowners, business owners, and community associations across Florida and Texas. Our attorneys understand how stressful the claims process can be, which is why we handle every step — from filing paperwork to negotiating final payment — with transparency and care.

Insurance companies have no problem denying claims. But with the right legal team, you can level the playing field. Don't let an unfair denial stop your recovery.

Contact Vargas Gonzalez Delombard, LLP today for a free review. Let our experienced team help you rebuild with confidence — and get what your insurance policy truly owes you.

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