

Date: July 27, 2012

Title: Estate of Rose Clark v. Hartford Life Insurance Company, Claim Number:
ADD-10900 49-59141

Facts: This claim involved the denial of accidental death benefits. Ms. Clark died from a cerebral hemorrhage ten days after she had a fall at her house. At the hospital, and before her death, medical personnel indicated to her family that the cerebral hemorrhage appeared to be trauma related. Based upon these observations and comments, her daughters who were beneficiaries under an accidental death policy issued by Hartford, submitted a claim. After six months the claim was denied by Hartford because their adjuster did not believe the cerebral hemorrhage was of an "accidental origin." Mark Wolfe of BF&W was retained to prosecute the appeal of the denied benefits. In support of the appeal, BF&W submitted a full set of relevant medical records including the digital CT scan related to the cerebral hemorrhage as well as affidavits from a radiologist and a neurosurgeon. Both doctors testified that based upon the medical records and the CT scan, the cerebral hemorrhage was of traumatic origin and consistent with a head trauma. After reviewing the documents and material submitted by BF&W, Hartford reversed its previous denial and paid the full amount of life insurance benefits owed along with accrued interest.

Case Type: Wrongful Denial of Life Insurance Benefits

Keyword: life insurance, benefits, claims, wrongful denial of insurance, case
SEO Title: Denied Life Insurance Benefits

Meta Description: Wrongful Denial of Life Insurance Benefits Case: Mark Wolfe, Boteler, Finley & Wolfe