

## **Action 9 investigates insurance denials posted October 28th, 2013**

ORLANDO, Fla. — An Orlando man's insurance claim to rebuild his burned-out home was denied because of a \$50 debt from years ago.

This involves a practice by the same insurance company Action 9 had exposed that triggered state action.

Plywood still covers doors and windows at Shani Heslop's home three years after a fire gutted it. He's been battling Universal Property and Casualty Insurance to pay his claim ever since.

"You're just losing it. It just kills you. It just kills you," said Heslop.

Heslop claims Universal dug into his credit history and found he failed to pay a \$50 lien on another property five years ago. That's why Universal denied his \$180,000 claim.

"They go into my background and try to find anything or everything, and they found a \$50 lien," said Heslop.

Heslop sued Universal but lost in court. But months ago, Florida's Office of Insurance Regulation found Universal violated state regulations with credit denials. That ruling forced Universal to reopen cases like Heslop's, where credit was the sole reason for denial.

Universal re-examined his claim only to deny it again, citing the court case he lost.

Insurance experts Action 9 talked to call it an outrage.

Attorney Kelly Kubiak is representing another client where Universal denied a claim because of a past lien, despite the state's ruling.

"They are so arrogant that they are going to ignore what they were supposed to do after they got their hands caught in the cookie jar," said Kubiak.

Universal did not respond to Action 9's questions.

Heslop is appealing to insurance regulators.

"If something happens, they're not going to have your back," said Heslop.

Action 9 has contacted Florida insurance regulators, who said Universal's decisions on reopened cases will be reviewed by the state.

Universal also paid a \$1.2 million fine.