

Why Your Social Media Postings Can Damage Your Property Insurance Claim



The widespread use of social media has changed our society, particularly in terms of our ability to communicate and share information with friends, family and even strangers. People routinely post information and pictures about every facet of their lives. While this permits social media users to share daily experiences with loved ones, the lack of privacy can have a downside. Insurance companies now routinely review social media sites for information that can be used against a claim or to avoid or minimize liability for a claim. Insurance carriers might even attempt to send you a message or email through your social media website. Although the risk is worse if you are the injury victim involved in a car accident with a third party claim against the at-fault driver's insurance company, a policyholder making a homeowners claim can still compromise an insurance claim with social media activity.

If you have filed an insurance claim arising from damage to your home or liability of your business, the best alternative is to temporarily take down your social media page and/or suspend all activity. Some examples of how social media can help derail your insurance claim are:



J.P. has built his entire career on protecting the rights of insurance policyholders, personal injury and wrongful death victims and fighting for the rights of Florida consumers and small businesses. Prior to attending law school, J.P. worked as a claims adjuster for a busy independent adjusting firm in Miami where he handled hundreds of claims. Before launching his own law practice in 1994, J.P. worked for a prominent insurance defense firm in Miami. He now uses the insight that he gained working for the insurance industry for the benefit of his clients. J.P. has recovered millions of dollars for victims of denied or underpaid insurance claims, victims of catastrophic personal injuries and wrongful death and on behalf of those that have been taken advantage of by Big Business and Big Insurance. In Miami-Dade County call J.P. at (305) 461-1095 or toll free at (866) 71-CLAIM or fill out the short online contact form at www.YourAttorneys.com.



Evidence Regarding Mitigation:

An insured who files a property damage claim has a duty to mitigate damages by undertaking temporary repairs to prevent further damage to your home after a loss. These mitigation measures might include covering broken out windows, using tarps or plastic to prevent water penetration through a leaky roof or other measures to prevent increased damage to your home. If you take pictures after a bad storm or act of vandalism that causes such damage, the insurer might argue that you failed to perform post-loss responsibilities.

Pre-Existing Damage: The insurance company might scour photos posted on your social media website for evidence of prior damage to your home. While you will want pictures of your property's condition prior to your loss, you do not necessarily want to provide pictures on an indiscriminate basis. If you allow representatives from your insurance company to indiscriminately review photos on your social media page, the insurer might claim ambiguous photos indicate pre-existing damage.

Evidence of Negligence: Every homeowners insurance contract requires the policyholder to perform routine maintenance. Insurance companies frequently use claims of neglected maintenance issues as a basis to deny claims. Insurers might look for pictures on your social media site that support a claim that your failure to perform ordinary upkeep and repairs caused the damage to your home.

Improper Repairs: While you are required to perform maintenance, an insurance company might deny your claim if your negligent repairs caused the damage. Sometimes homeowners attempt to jerry-rig a repair. The insurance company might use photos showing such inadequate repairs as the cause of a loss.

Ambiguous Statements: If your home is damaged by a hurricane, fire or other peril, this will be a significant life event that you might be expected to talk about on your social media site. The insurance company will look for statements that compromise your claim such as misrepresentations or inaccurate information provided to the insurer. The insurer also might twist other statements to undermine your claim.

In conclusion, social media is a great way to stay connected to others but users should exercise discretion in their postings, particularly when involved in an insurance claim.

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Thank You to All Our Veterans



Veteran's Day is a day designated to honor and give thanks to all the men and women who have served and are serving in the U.S. Armed Forces. On Veteran's Day the President of the United States, or his assigned ambassador, lay a wreath at the Tomb of the Unknown Soldier at Arlington National Cemetery. Veteran's Day is observed on November 11th each year.

Happy Thanksgiving Day!

Thanksgiving Day is a celebration of giving thanks for the blessings of the past year. It is a day of expressing our gratitude to friends and family members. It is celebrated on the fourth Thursday in November each year. Happy Turkey Day!



Don't quit on your insurance claim just because your insurance company quit on you!