



Protecting your rights in business and insurance matters.

MARCUS & MYERS, P.A.



Lee W. Marcus

Life Insurance Disputes

Florida law creates some unique issues for life insurers. For example, the statutory requirement that each policy contain a two year “incontestability” period places life insurers in a precarious position when underwriting.

Certainly an insurer should have the right to rely upon representations made in the application for insurance, but Florida law causes the insurer to waive most misrepresentations - whether intentionally made or otherwise - after two years from the date of policy issuance.

This policy reflects only one of the numerous complex litigation issues that can arise out of a life insurance contract.

Marcus & Myers attorneys have had consistent success in representing life insurers at the trial and appellate levels in state and Federal court. We have spearheaded important precedential authority in the areas of individual life insurance, ERISA life insurance, and non-ERISA group life insurance.

We take the offensive for life insurers by filing interpleader petitions, declaratory actions, and rescission complaints to preempt improper breach of contract claims and to obtain clarification of the insurer’s rights and obligations.

Our insurance dispute and litigation services address coverage matters in regard to:

- Accidental death
- Double indemnity
- Exclusions (such as for suicide)
- Claim denials
- Change in beneficiary
- Undue influence
- Recovery of over payments and offsets

Contact Office Administrator *Melissa Busby* at mbusby@marcusmyerslaw.com or 407-447-2550 x306 to schedule an appointment with an attorney to discuss your case.



Ernest J. Myers

