

Illinois Auto Insurance Company Leaves Minister With \$20,000.00 Debt

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Press Release Summary: A claim for auto theft was recently denied when the insurance company investigation revealed the vehicle was used as a rental car with multiple drivers handling the keys before being purchased by a minister at a Chicago dealership.

Press Release Body: A Chrysler was stolen from a Chicago neighborhood last October and has not been recovered in 120 days. The exclusion in the insurance policy states 'no coverage is provided for theft if keys are left in or on the vehicle or the ignition wire was not altered'

The only keys issued were turned over to the insurance company. The claim denial relieved the insurance company of all financial obligations and the minister became the party responsible for the \$20,000.00 debt owed to the finance company for a vehicle that probably no longer exist.

The vehicle was parked while the minister shopped for items to distribute to needy families.

Although, insurance premiums had been paid three policy terms without lapse. A complaint was filed with various Illinois consumer protection agencies without resolve. A copy of the claim and mail delivery confirmation receipt was presented, but the insurance company continued to deny receiving a claim for the first three months after the theft.

The insurance coverage was acquired through a insurance brokerage agency which may have been promising low rates and excellent coverage to close the sale and receive their broker's fee.

A honest working citizen with good credit is now faced with bankruptcy when car payments and insurance payments were never behind.

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