



# Top 10 Mistakes That Will Destroy Your Long Term Disability Claim

*Nick A Ortiz*

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## **Top 10 Mistakes That Will Destroy Your Long Term Disability Claim** Nick A Ortiz

Mr. Ortiz receives dozens of calls each month from individuals seeking assistance in disability claims. In addition to Social Security disability claims, many of these calls include questions concerning Long Term Disability (“LTD”), Short Term Disability (“STD”), Individual Disability Insurance and ERISA disability claims. When people seek assistance, they advise what they’ve already done in the claim on their own. Some are seeking assistance in applying for benefits. Others are seeking assistance in appealing a denial. And still others request help after their benefits have been cut off. After years of practice, Mr. Ortiz learned that claimants routinely make the same critical mistakes that can forever destroy their chances of ever collecting on their disability claims. That’s why he wrote this book. He wants to try and assist claimants in avoiding the most common mistakes in the claim process. If you visit his website [www.FloridaLTDLaw.com](http://www.FloridaLTDLaw.com), you will learn more about how the laws and regulations concerning disability insurance are very heavily stacked against individual policyholders in favor of the insurance companies. This book attempts to try and balance the deck stacked against claimants. For some claimants, the advice in this book may make the difference in collecting thousands of dollars of benefits. For others, this book may make the difference in hundreds of thousands, or even millions of dollars in benefits.

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