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Avoiding Insurance Claim Denials

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Nobody like to see an insurance claim get denied however it is one thing if the policy is not designed to cover the loss; it's another thing if the denial is the result of something that could have been avoided like failing to report the claim timely or getting rid of damaged property too soon.

Every insurance policy is a legal contract that contains responsibilities of the insured and the insurance company. While these responsibilities vary from policy, you can be assured that the Insurance Company is well versed in both areas of responsibility.

Here are a few tips to keep in mind that could make a difference between a claim being paid or denied.

- Always notify the police if a law has been broken
- Always take reasonable steps to protect property from further damage
- Always contact the insurance company as soon as practicable to report a claim or situation that could lead to a claim
- Document the situation with photos, receipts and typed/written accounts of all activities surrounding or leading up to the claim/potential claim including names and contact numbers of any witness'
- Try to avoid doing anything that could prevent the insurance company from being able to

investigate the claim (do not get rid of damaged property until the insurance company has approved, even if you already replaced it)

- Do not voluntarily make payments, assume obligations or incur expenses without the insurance companies consent
- Cooperate with the insurance company during the investigation/claim process in a prompt fashion

Failing to uphold your responsibilities can have serious repercussions and can often lead to denied claims. Not knowing or understanding your responsibilities is typically not given much, if any, consideration by the Insurance Company. If you are in doubt of your obligations you should consult with your insurance agent/broker or your attorney to make sure that you are complying with the terms and conditions of your insurance policy.



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