

How to Reduce Stress When Filing an Insurance Claim

Many of the complaints insurance companies receive each year are from customers who are unhappy about claims handling. For many years, one of the top complaints people have regarding the claims process is a delay. When people are dealing with the issues that made them file a claim, it can be frustrating to handle an insurance claim on top of that. For this reason, it is important for all policyholders to be prepared. One of the best ways to do this is to make sure all of the information the insurance company would need is always available. Policyholders should keep this information in a safe place where it will not be forgotten. The following suggestions are also helpful.

When filing claims, make sure they are submitted promptly. Call an agent immediately after something happens that warrants a claim. Letting receipts pile up can cause more delays. If temporary repairs are put off or are not completed, the initial damage to the home could worsen. For example, water damage that is not addressed promptly could lead to problems that would cost more money.

Understand the policy. It is important for every individual to know what his or her policy says. Knowing what is covered and what is not covered makes it easier to know what to expect when damage occurs. Waiting until a disaster happens to read through the policy will only result in further frustration.

Use correct and complete information for the claim. Using incorrect or incomplete information will result in processing delays. Check all of the information for accuracy twice before submitting it, and make sure everything that is required has been provided.

Keep records of all forms of correspondence. When making calls, sending emails or receiving letters, make sure each one is recorded. Write down the date, the

form of correspondence, name of the contact person and the subject of the correspondence. If there are any important details, include these in the notes. Policyholders should always ask questions and address any disagreements promptly.

Keep records of temporary repairs. Some types of damage warrant immediate but temporary repairs. If this is the case, it is important to document any work that was completed and who completed it. When purchasing supplies or services, save the receipts. Taking photos or videos before and after the repairs is also helpful. Homeowners should never make permanent repairs. Policies only cover necessary temporary repairs. Those who want to know how much it will cost to complete permanent repairs should arrange for one or more adjusters to provide quotes.

Verify any denials. If a claim is denied, politely ask for the language in the policy that reflects why it was denied.

Never rush into a settlement. When a settlement offer does not seem fair, contact an agent immediately to discuss the matter.

Ask for information to be released for health claims. If medical help was needed due to the reason for the claim, it is important to ask a medical provider to release relevant information. When policyholders suspect that a medical provider is overcharging, an insurance company may audit the bill upon request.

The claims process is a stressful one for many people. With proper preparation, this stress can be reduced. The most important thing to remember is that a representative is always available to help during any part of the process, so do not hesitate to contact an agent when questions arise.



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