



Know Your Insurance

Courtesy of Henriott Group, Inc.

All You Need to Know About Filing Claims

Many people are flustered when they file an insurance claim given that claims typically follow devastating events like car accidents, illnesses or home fires. To help you file a claim with ease, we have compiled some useful information you need to make the best of this trying experience.

Consider the following recommendations to increase the chance that your claims will be processed successfully. Better yet, put these tips in your wallet or post them on your fridge. When you are involved in an automobile accident, remember these important items:

- Do not apologize to other drivers involved or admit fault under any circumstances.
- Describe what occurred to law enforcement and to your insurance company. If you are unsure, leave it to the authorities.
- Always contact your insurance company immediately after an auto accident.
- Do not talk to the other driver's insurance company; let your company represent you throughout the ordeal.

When your home is flooded, keep in mind the following:

- The term "flood" in the insurance world refers to water damage resulting from an overflow of a nearby stream or river. Even if your sump pump did not work and you have 6 inches of water in your basement, you are not dealing with a flood.
- Making references to the wrong terms can cause claims to be denied or elongate the process.
- Review your homeowners insurance policy to determine what it covers with regard to water damage.
- Do not make guesses about how accidents occurred. An insurance investigator will determine the exact cause of the claim in question.
- When you have a health care claim:
 - Avoid calling procedures experimental, investigational or a clinical trial. The claim may be denied if the treatment is seen as unnecessary.
 - Do not sign any medical record releases. It is illegal for an insurance company to access your records without your consent, and they should not need them to process the claim.

The most important thing to remember when filing a claim is to provide only the necessary information. Do not speculate and do not judge; simply give the facts and the insurance company will take care of the rest. We are always here for you. Feel free to contact Henriott Group, Inc. for assistance throughout the claims process.