### Insurance Claim - NO PROBLEM!

#### 1. Report the Incident Immediately

- Notify your agent and insurer within 24 hours (or as soon as possible).
- For motor accidents: make a police report
- For medical claims, inform the Third-Party Administrator (TPA) before admission if possible.

#### 2. Prepare Complete Documentation (No Missing Items)

- Missing documents are the #1 cause of delayed claims.
- Typical required documents:
- Claim form (filled completely)
- Photos or videos of damage
- Police report (motor/fire/theft)
- Incident report (what happened?)
- Medical reports for health claims
- Quotation, invoice, or bills
- Relevant supporting documents.

☐ Tip: Submit everything **in one batch**, not piece-by-piece.

#### 3. Provide Clear Evidence

Insurers need **proof before approving** payment. The clearer your evidence, the less investigation is needed.

#### 4. Respond Promptly to Insurer's Questions

If the insurer requests additional information, please reply within the same day if possible.

## 5. Avoid Giving Incomplete or Contradicting Information

Be clear, factual, and consistent; any suspicion will lead to a deeper investigation.

# 6. Request an Early Adjuster Appointment (for property/motor)

For bigger claims:

- Ask your agent to push for early adjuster assessment.
- Be present to avoid rescheduling.
- Prepare all documents before the adjuster arrives.

#### 7. Use an Agent Who Actively Tracks Your Claim

A good agent can:

- Push your claim internally
- Check the claim department status daily
- Help correct missing documents
- Assist with appeal or escalation

(Many claims become fast when a good agent follows up.)

#### Contact us now for a free consultation:

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