

# Insurance Claims Get REJECTED, WHY? We Can Help You Avoid It!

Insurance is not only about paying premiums and claim settlement. In reality, the **claim stage is the most critical part**, where many policyholders face surprises.

Common reasons claims are rejected, and how we guide our clients to avoid them:

## 1. Incomplete or Wrong Information

- If the policyholder leaves out important details or makes errors during application, insurers may reject the claim.
- *We make sure all details are declared correctly from the start.*

## 2. Exclusions in the Policy

- Every policy has exclusions (e.g., wear & tear, intentional damage, certain diseases).
- *We help you understand clearly what's covered and what's not, no fine-print surprises.*

## 3. Policy Not Active

- If premiums are not paid on time, the policy may lapse and claims won't be valid.
- *We remind and track your renewals in order to keep your policy inforce so that you continue to*

*been protected.*

#### **4. Late Claim Notification**

- Many claims fail simply because they are reported late.
- *We assist you in reporting claims immediately, with proper documentation.*

#### **5. Insufficient Proof or Documentation**

- Missing receipts, police reports, or medical reports may lead to rejection.
- *We guide you step by step on what documents are needed and help compile them.*

#### **6. Not Following Policy Conditions**

- Example: Driving without a valid license or not maintaining fire safety equipment.
- *We brief you on key conditions to avoid unintentional breaches.*

### **Our Added Value Services to You**

Insurance is not just about buying a policy – it's about **having a reliable partner during a claim**. We ensure your claims are filed promptly, correctly, completely, and the payments are fair and reasonable.

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

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