**SMALL PRINT VERSUS INSURANCE CLAIMS**

Meta Description:

How you can avoid your insurance claim being denied due to the insurer’s small print.

Keywords:

the small print in insurance policies, meticulous small print, insurance claim denial

The outline of the problem:

It is a well-known and well-recognized fact that insurance payouts are beneficial in times of financial need. Be it death, disease, disaster, or devastation.

There is always some form of policy that can be negotiated with an insurance organization to make sure that your back is protected.

But, there are times when the insurer can do nothing as you may have breached their terms of the contract.

The problem:

The small print in insurance policies are continuing to be a significant cause when it comes to denying claims to policyholders. This continues to be a substantial issue for policyholders, as they not only put their money in the organization but also their trust.

Experts urge that one of the more successful ways to mitigate this ever-growing issue of small print is to declare anything unusual while taking out an insurance policy.

This way, there will be no surprises to the insurer hence implying no surprises for you in the long run.

An example of car insurance:

It is excellent advice when experts ask you to "err on the side of caution and declare anything unusual, rather than risk their claim being denied"..

Various insurance organizations provide prior warning that anything added to a standard vehicle can count as an extra modification - including alloy wheels, racing stripes, and roof racks!

This shows how meticulous small print in insurance policies can be, making you have to be very cautious. The same problem is also present in home insurance policies - this usually catches a lot of people off-guard, leaving people underinsured.

Other solutions:

While purchasing an insurance policy, make sure to get one that suits your lifestyle needs. Make sure that the limits on which claims can be built upon are sufficient as well.

Consider discussing the issues out with your insurer. Clear communication is often the best solution when it comes to the specificity and small print conditions. A thumb rule is to include any information that you may be unsure if relevant.