**SMALL PRINT VERSUS INSURANCE CLAIMS**

Meta Description:

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

Keywords:

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 very helpful 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 while you focus on moving forward. But, there are times when the insurer can do nothing but watch your back get stabbed and not be able to help – somehow, you may have breached their terms of contract.

The problem:

Small print in insurance policies are continuing to be a major cause when it comes to denying claims to policyholders. This continues to be a major 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 simply declare anything unusual while taking out an insurance policy. This way, there will be no surprises to the insurer in the near future, implying no surprises for you in the long run. This virtuous cycle feeds itself after giving it a little jump-start, and that starts with you, the consumer.

An example with car insurance:

It is great advice when experts ask you to “err on the side of caution and declare anything unusual, rather than risk their claim being denied”, according to I’m Insured UK. An insurance specialist from the Automobile Association, Ian Crowder says 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, which catch people off-guard, making them under-insured.

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 made upon are sufficient in the near future as well.

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