

Did I Notify My Insurer?

With an insurance policy, an insurer makes a promise to protect you against certain types of loss, but it can't follow-through unless it knows about a loss. Prompt notification is so important that it is a formal policy requirement. A policyholder that fails to meet this obligation could result in a claim being denied.

A policy typically requires you to do the following:

Contact the agent or insurer as quickly as practical - the practical requirement replaced the previous use of "possible," since some companies unreasonably denied coverage because notification was not instantaneous. The difference between words is important. It allows some flexibility for dealing with circumstances that could affect how quickly you contact your agent or insurer about a loss.

Identify yourself - Perhaps one day your insurer will be able to recognize your voice over the phone and immediately pull up your file. Until then, be prepared to at least tell your insurer your full name (or, if different, the name the insurance policy is under) and the policy number.

Give adequate details - What, When Where, Why and How. It is important that the insurer has enough information to take proper action. This information allows an insurer to open a claim file, assign the loss to a claims person and begin investigation of your loss.

Provide copies of loss-related materials to the insurer - You should not guess about whether a legal notice or request to be paid for damages is important, even when an actual lawsuit has yet to be filed. Send a copy of the information to your insurer and let them decide.

Prompt Notification helps Everyone

Complete and quick communication about losses gives you the best chance to get needed coverage and gives your insurer an opportunity to handle a possible claim efficiently. It also allows the insurer to control issues that could let lawsuits get out of control, such as the ability to offer payment for medical expenses or to contact and question witnesses.

Don't hesitate! Contact your agent or insurer and get your loss handled.

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