

Ability re: disability



If you're fortunate to have disability insurance, but unfortunate to need to use it, there are a few key points to keep in mind when gathering [proof of your eligibility for benefits](#), presenting it and completing insurance claim paperwork.

The bottom line is, take a pro-active approach to documenting your inability to perform the substantial and material duties of your occupation, [be truthful](#), and [submit as much supportive detail as you can](#), regardless of how little space the insurer may give you on their official forms.

We thank policyholder attorney Alan Kassan for helping us convey the points in a creative way to make our guidance easy to digest:

If you're insured for disability
through your work or individually
here's advice, and some utility,
for when adversity hits:

The information presented in this publication is for general informational purposes and is not a substitute for legal advice. If you have a specific legal issue or problem, United Policyholders recommends that you consult with an attorney. Guidance on hiring professional help can be found in the "Find Help" section of www.uphelp.org. United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.

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The forms you get from your insurance Co.
may not let you share all facts that you know
so don't hesitate to add pages to show,
all the factual bits.

[And also explain why you can't do your work](#)
and anything else in your health that might lurk,
and that none of your duties are you trying to shirk,
hence you need benefits.

And talk to your Docs, and have them explain,
the reasons you suffer, the source of your pain,
and that they support you, simple and plain,
a fighter never quits.

Be forthright and thorough, add much detail,
don't let their form format your story derail, and
keep copies of everything you finally mail,
this all will preserve your wits!

We thank [Kantor & Kantor](#) for their help crafting this edition of our *Tip of the Month* series.