

[Expert Advice On Talking To Insurance Companies](http://kdka.com/consumer/insurance.no.nos.2.1731216.html)

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Dealing with an insurance company is never on anyone's list of favorite things to do, but you'll be more successful if you know how to make your case when filing a claim.

That includes what not to say to your insurance company.

Charles Thomas still isn't sure which was worse - the fire that broke out on the deck of his home two years ago, or trying to get his insurance company to pay up.

"I explained to them, and they could see that I was flooded," said Thomas.

Amy Bach is a lawyer and the president of United Policyholders, a non-profit organization that advises consumers on insurance issues.

She says that consumers need to be careful when calling insurers to file claims, or ask if something is covered. She says certain words - like "flood" - can trigger alarms inside insurance companies that can delay or derail your claim.

"It's best to avoid what we call hot button words that will make an insurance adjuster step back and be suspicious," said Bach.

In addition to "flood," the word "mold" can be another bad word to use.

"We recommend you start out by saying: there's been an accident at my house, on my property and my property's been damaged, and I'm filing a claim," said Bach. "Insurance companies can be very picky about words. The people who write your insurance policy are lawyers."

If you have a car accident, Bach says when you talk to your insurer you should stick to the facts and don't say, "I'm sorry."

Give the short, factual description of what you personally observed and keep it at that," added Bach. "It's better to say nothing than to say something and be wrong."

And before you utter the word "whiplash," you want to be careful.

"Over the years, insurance companies have gotten very skeptical about whiplash claims," said Bach. "They feel a lot of people have submitted fraudulent claims for whiplash."

Speaking of medical treatment, consumer advocates advise to avoid the words "experimental," "investigational" or "clinical trial." Instead, you can say "medically necessary."

Dr. Jennifer Brokaw, a patient advocate, says health insurers often need to be convinced to pay for "non-standard" treatments.

"In many, many cases, a denial comes through immediately," said Dr. Brokaw. "It's important for your doctor and you to understand and present the case to the insurer."

Dr. Brokaw says if that fails, consumers can and should appeal with the lesson being to treat your dealings with your insurer like a business negotiation.

Bach says even though claims are usually filed because of a stressful event, remain calm and don't let your emotions get the best of you.

"Absolutely, don't lie, but people's natural tendency is to volunteer information and the message we [want to] give is don't do that, just answer the questions that you're asked," she said.

Another tip is if you're in a car accident; don't give a recorded statement to the other driver's insurance company because it could be used against you.