

[Hot button words to avoid when making an insurance claim](#)

When talking to a claim representative or insurer, it's wise to choose your words carefully. A claim can get off to a bad start if you report it using "hot button" words like "mold" or "flood."

Those words may sound harmless to you – but insurance representatives today are trained to think "excluded" when they hear them, and they may not accurately describe the cause of your damage or loss. You're better off explaining that your property has been damaged in a sudden and accidental event, and then make arrangements to have the damage thoroughly inspected by a qualified professional.

To watch a CBS5 news video on this subject, [click here](#).

For more UP tips on how to communicate with your insurance company, [click here](#).

To read past Tips of the Month, [click here](#).

Is there an insurance topic that you want to know more about?

Let us know, and it may become our next Tip of the Month! ([click here to submit your idea](#).)