What Not To Say To Your Insurer

Bucks Blog NY Times

The next time you're talking with your insurer about filing a claim, you may want to watch what you say. According to the latest tip of the month from United Policyholders, a nonprofit group focused on educating consumers about insurance, certain words set off alarm bells among insurance representatives, who often automatically think "excluded" and delay or deny your claim when they hear those words. And, the group says, those particular words may not even adequately describe your situation.

So what are the words to avoid and what should you say instead?

First, avoid saying "flood" and "mold," according to United Policyholders. Instead, Amy Bach, executive director of the nonprofit, recommended, in the tip and on a recent local CBS report, saying something along the lines of, "There's been an accident at my house, on my property and my property's been damaged, and I'm filing a claim." Then, United Policyholders recommended making arrangements to have the damage thoroughly inspected by a qualified professional.

Here are some other words to avoid, according to the CBS report: "whiplash," when it comes to a car accident, and "experimental," "investigational" or "clinical trial" in relation to nonstandard medical treatment." The report recommended using "medically necessary" instead.

What has been your experience in using certain words with insurance representatives, and what words would you recommend others avoid using?

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