

[Is Your Insurance Claim Rejected By Company? Know Expert Tips To Ensure Claim Is Approved](#)

Taking different types of insurance policies is important to protect against a range of risks and uncertainties, ensuring financial, health protection and peace of mind for individuals and businesses alike. For example, healthcare costs can be high, and a medical emergency can quickly deplete an individual's savings. Having a health insurance policy can provide financial protection against unexpected medical expenses, hospitalisation, and surgery costs.

Similarly, life insurance policies provide financial protection to the dependents of an individual in case of their untimely demise. It can also serve as a means of long-term savings, with many policies offering guaranteed returns or bonuses.

However, there are circumstances when a claim made by a customer is rejected by the insurer on different conditions. Insurance companies may reject claims for a variety of reasons such as non-disclosure of relevant information, pre-existing conditions, policy exclusions, delay in filing the claim, fraudulent claims etc.. However, these are not the only reasons and there can be situations where a company is at fault.

It is important to carefully read the policy terms and conditions before purchasing insurance and to provide complete and accurate information at the time of application. In case of a claim rejection, policyholders can contest the decision by appealing to the insurance company or filing a complaint with the Insurance Ombudsman or Insurance Regulatory and Development Authority of India (IRDAI).

Today, we have tried to understand from leading experts when a claim is rejected by an insurer and what a customer needs to know about the process.

TA Ramalingam , chief technical officer, Bajaj Allianz General Insurance and Ajay Shah , head-distribution, Care Health Insurance have highlighted why claims could be rejected and key things to keep in mind to avoid it.

Tips by TA Ramalingam, chief technical officer, Bajaj Allianz General Insurance

Why Are Claims Rejected/ Repudiated?

Claims are typically repudiated because customers do not get into the nitty-gritties of the terms and conditions of their insurance policy document. Customers should be aware of the product they are buying, the coverages, the limitations, and the exclusions of the policy thoroughly before purchasing the policy. Read the policy document carefully and clarify any doubts with your insurer to avoid making claims for events that are not covered under your policy.

Many times, customers tend to opt for policies keeping price as their primary deciding factor and not the coverages or exclusions. In addition, it is important for customers to be aware of the claim-paying track history capability of the insurer they wish to opt for; in essence, go for an insurer of high repute and who is known well for their seamless and quick claim settlement history.