

# Press Releases

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## Insure.com Reveals 5 Words Never to Say to Your Insurance Company

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DARIEN, Illinois (July 27, 2009) – When making an insurance claim, what you say can mean the difference between a fast payment check and a nightmarish process. Insurance companies are sensitive to certain words and using them incorrectly could result in a claim delay or even denial. Of course, lying to your insurance company or misrepresenting facts is fraud ♦ and your claim will surely be denied if the insurer finds out. But using the right words to accurately describe your problem is important.

Here are common "wrong words" that could slow down or scuttle an otherwise legitimate insurance claim.

1. Flood. Homeowners often use the word "flood" inappropriately and it can trigger an alarm with insurers ♦ since flood damage is not covered under a standard home insurance policy. To an insurance company, "flood" means water from a nearby lake, stream, river or other body of water. This may seem like a minor distinction, but your insurer has a very narrow definition of flooding. A true flood is covered only by a flood insurance policy.

If your basement is filled with water due to a burst pipe, it's not considered a flood ♦ even if it's knee-high ♦ and would be covered.

2. Experimental. Avoid using terms like "experimental," "investigational" or "clinical trial" when you need a medical treatment that isn't a common practice. Just because it isn't common practice doesn't mean these terms apply to

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it. Plus, health insurance companies typically refuse to cover treatment that falls into that category. They will cover treatments that are medically necessary and proven effective.

3. In my opinion. . . . Don't offer your opinion. Stick to the facts. For example, following a car accident, don't give your opinion of speed or distances ♦ it could later be used against you.

4. Sorry! Without sounding insensitive, try to avoid saying "I'm sorry" because it can be interpreted as an admission of fault after a car accident. Don't use words like "it's my fault," "it's not your fault," "I made a mistake" or "I'm not sure what happened." Describe what happened to the best of your ability. If you're not sure about how something happened, let the authorities and insurance companies figure it out.

5. Whiplash. Whiplash and whiplash-associated disorders represent a wide range of injuries caused by a sudden distortion of the neck. Insurance companies often associate the term with exaggerated or fraudulent claims, so saying "I have whiplash" could delay the claim-payment process. Wait for a medical diagnosis.

For the full article, see [5 words never to say to your insurance company](#).

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