Compare-autoinsurance.org Explains The Main Reasons Why Car Insurance Claims Can Be Denied


LOS ANGELES (PRWEB) January 04, 2019 -- Compare-autoinsurance.org has released a new blog post that presents the main reasons why a car insurance claim can be rejected by the insurer.

Car insurance was created with the purpose of reimbursing the clients. When an accident or other covered event happens, the policyholder files a claim and waits for the case to be analyzed and receive financial compensation from the insurer. However, there are several situations in which the claim will be rejected by the insurer. A claim can be rejected for the following reasons:

- Not informing the carrier about the incident in due time. If the policyholder does not notify the insurer about the event or informs it too late, he may end up with a rejected claim. Policyholders should know that they have the obligation to inform the insurance company as soon as possible or at least in a specific timeframe, which is usually mentioned in the contract. If the driver notifies the insurer about the accident after 48 hours, but the deadline was 24 hours, he may end up with a rejected claim.

- Driving under the influence of alcohol or illegal substances. DUI/DWI is a serious felony, one which will not be forgiven by the insurance company. A claim can be rejected and the company may even drop coverage. A common scenario involves a drunk driver hitting a tree or a fence. The insurance company may refuse to provide collision coverage.

- A car covered by personal auto insurance is used for commercial purposes. Claims can be easily rejected when a personal car is involved in an accident while doing commercial activities. The vice-versa is also possible. For example, when a commercial car transports other people than workers or staff to workplace. Only the driver is insured.

- Driving while the license is expired. If a person drives with an expired/suspended license and causes an accident, the insurance company will reject any claim.

For more car insurance info and money-saving tips, please visit http://compare-autoinsurance.org.

Compare-autoinsurance.org is an online provider of life, home, health, and auto insurance quotes. This website is unique because it does not simply stick to one kind of insurance provider, but brings the clients the best deals from many different online insurance carriers. In this way, clients have access to offers from multiple carriers all in one place: this website. On this site, customers have access to quotes for insurance plans from various agencies, such as local or nationwide agencies, brand names insurance companies, etc.
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