

# ASA Insurance Agency Discusses Common Reasons for Claims Rejections in Utah

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SALT LAKE CITY, UTAH, UNITED STATES, June 6, 2018 /EINPresswire.com/ -- While it may seem easy to file a car insurance claim after an accident, there are many instances of when it can be rejected. ASA Insurance Agency, a provider of [car insurance in Salt Lake City](#), discusses some of the most common reasons that a claim may be rejected and how policyholders can ensure their claim is accepted.

The main reason a car insurance provider may reject a claim is if a law has been broken. Some examples of this type of situation include driving without a license and driving under the influence. If the person was driving without [car insurance in Salt Lake City](#) or anywhere else, the insurance provider is not legally required to pay for the claim. A claim may be denied if the incident was not covered by the insurance policy. For example, most people purchase comprehensive and collision coverage in a package deal.

However, it is possible in some cases to purchase them separately. If a person only has collision coverage, a tree limb falling on the vehicle or hail damage would not be covered under the insurance policy. For this reason, it is important to read the policy to ensure the person understands coverage limits and exclusions.

Still another reason for the denial of claims by a [Salt Lake City car insurance](#) provider is false information. The policyholder may have put information on the application that was not true. It can be seen as fraud, and this situation happens more often than a person might realize.

"Not everyone who puts incorrect information on an insurance policy is trying to be fraudulent," says Creed Anderson of ASA Insurance Agency. "They may be guessing at some of the answers and accidentally put information that isn't true. Still, it can mean that the provider isn't responsible for a claim made later."

When a person waits too long to file a claim, they may be denied. Most insurance providers recommend notification of an incident within 24 hours. The timeline for filing goes beyond that, but it is important to file as quickly as possible, especially if there is no policy report. Otherwise, the other party may have a different story, and it may be difficult to prove who was responsible or what caused the incident.

Anderson recommends talking to an insurance agent when signing up for a car insurance policy. They can walk a person through the process and help them answer all questions accurately. The agent can go over coverage and recommend riders and other add-ons to ensure the person has the right kind of coverage if they should need to file a claim. He also recommends taking detailed notes and even getting photos when an accident occurs and reporting it right away to the insurance provider. Taking these steps can help prevent the chances that a claim will be denied. As he explains, it is important to work with your insurance agent to ensure the policyholder has the coverage they need when they need to use it.

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