

ASA Insurance Discussed Common Reasons for Car Insurance Claim Rejections

The insurance provider offers critical information for Utah drivers

SALT LAKE CITY, UT, UNITED STATES, August 28, 2019 /EINPresswire.com/ -- In [Utah, car insurance](#) claims are easy to file, but drivers run the risk of their claim being rejected. As one of the state's leading providers of car insurance, ASA Insurance discussed some of the most common reasons a claim may be rejected to help policyholders ensure their claim is accepted.

If a law has been broken, ASA Insurance shared, a car insurance claim is more likely to be denied. Examples include driving without a license or driving under the influence. If the person was driving without [car insurance in Utah](#) or elsewhere across the country, an insurance provider is not legally required to pay for the claim.

Claims are also denied when the incident is not covered under the insurance policy. For example, most drivers purchase comprehensive and collision coverage altogether. In some cases, it's possible to purchase them separately. If a person only has collision coverage, rocks falling on the vehicle or hail damage would not be covered by the insurance policy. For this reason, ASA Insurance reminds drivers how important it is to read their policy and ensure they understand the coverage limits and exclusions.

If a policyholder provides information on their car insurance application that was not true or partakes in other fraudulent activity, this can also lead to denied claims.

Creed Anderson of ASA Insurance Agency shared, "Not everyone who puts incorrect information on an insurance policy is trying to be fraudulent. 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."

Anderson encourages drivers to speak with an insurance agent when signing up for a [car insurance policy](#). An agent can walk a person through the process and help them answer questions accurately. Additionally, the agent can go over coverage and recommend riders and other add-ons to ensure the person has the right kind of coverage should they need to file a claim. He also recommends taking detailed notes and photos if an accident occurs and immediately reporting it to the insurance provider.

As Anderson emphasizes, it's important to work with your insurance agent to ensure you have the coverage you need, when you need it. Taking these steps can help prevent the chances that a claim will be denied.

Creed Anderson
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