

Your Insurance Claim Was Denied — Now What? *5 Steps to Fight Back*



Having an insurance claim denied can be frustrating! Whether it's auto, home, renters, health, life, or disability insurance, a denial doesn't mean the process is over. Claims may be denied for several reasons: missing paperwork, coverage disputes, policy exclusions, filing deadlines, or administrative errors.

**Fortunately, a denial doesn't mean it's the end.
Here are a few steps you can take after your insurance claim gets denied:**

**Step 1 —
Double-check the reason for
the denial:**

Review the denial letter carefully to identify the exact reason. Understanding why it was denied is the most important step before taking further action.

**Step 2 —
Review your policy:**

Check the coverage details of your insurance policy. Look for references to policy exclusions and compare the policy's language with the insurer's statement when the claim was denied.

**Step 3 —
Gather supporting
documentation:**

Collecting relevant documentation helps build a strong case. This includes receipts, photos, police reports, medical records, repair estimates, etc.

Step 4 — File an appeal with the insurer:

Don't be afraid to file an appeal with the insurer. Since this step is common, most insurance companies already have a process for appealing to them. Do a simple search, and it will take you to either their denial form or a phone number to call. If you appeal, you must pay attention to the deadline. They usually specify a timeframe for appealing your denial (for example: 30 days).

Step 5 — Consider legal guidance:

At the end of the day, insurance policies are complex legal contracts. Disagreements over coverage can quickly escalate into legal issues, especially for large claims or complex disputes.

A lawyer by your side can interpret the complex policy language, clarify your rights, and help determine if an appeal or other legal action is appropriate.

How can LegalShield support you with credit issues?

You don't have to deal with credit mistakes alone! Your LegalShield® membership connects you with experienced lawyers who can review your credit reports, help clarify what evidence you need, and communicate with credit bureaus or creditors on your behalf. All without the high hourly costs of hiring a lawyer out-of-pocket!

**With a LegalShield membership,
you can speak with a provider lawyer who can review your situation,
explain your rights, and help you decide how to move forward.**

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opportunity!**

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(considered
excellent
over 50)

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