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 your LegalShield® membership can support you with a denied insurance claim?

If you're facing a denied claim and aren't sure what to do next, your LegalShield® membership connects you with experienced lawyers who can review your case, send a letter on your behalf, and help you pursue the coverage or resolution you may be entitled to. All without the high hourly costs that come with hiring a lawyer out-of-pocket!

Here are a few ways your LegalShield® provider lawyer can help you:

- **Advice and consultation:** You can schedule a time to speak with a lawyer or request a call back within one business day to receive legal advice on your denied insurance claim.
- **Document review:** A provider lawyer can help you understand the fine print of your insurance policy.
- **Letter or phone call made on your behalf:** The provider law firm may send a letter or make a phone call on your behalf to help resolve legal disputes.

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.

If you're not already enrolled in LegalShield, please consider doing so at your next opportunity!

LegalShield members used their benefit to resolve **257K consumer finance matters** in 2025

Net Promoter Score of **58** (considered **excellent** over 50)

Provider law firms average **22 years of tenure** with LegalShield

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