

## Paramount California - Life Insurance Coverage Dispute

Are you currently having a **life insurance coverage dispute** as the beneficiary of a big life insurance policy? The [life insurance](#) carrier will possibly need a **claim form** accompanied by the official copy of the true death certificate. Don't bother showing the certificate from your local funeral director. That isn't going to be enough. In order to get your unclaimed funds, you have to provide the "official" certificate of death.

Let it be known that life insurance carriers have specific individual that review every claim carefully before the benefit is paid out. [Was your life insurance claim recently been denied?](#) Some of the possible reasons why this might have occurred would be:

- Fraudulent information provided by the insured
- Fraudulent information provided by the beneficiary
- Any material misrepresentations by the insured via the application process
- Act of war occurred
- Insured committed suicide

In most cases a material misrepresentation is most likely why you are in a [life insurance coverage dispute](#) because someone didn't conceal all information about medical history on the initial application. If an insurance company can prove that you didn't tell the truth at the initial application based on the carriers claim review you can be subject to not funds distributed to your beneficiary. When you're dealing with real dollars that will protect your family from hardship make sure to tell the complete truth on your initial life insurance application.

Some of the most common misrepresentations would include one or a few of the following:

- Didn't answer yes on your application to the smoker question when you smoke a pack a day and die from lung cancer
- Didn't tell the truth about your age
- Didn't give the correct information about your employment (Blue Collar Vs. White Collar)
- Discrepancies regarding your income

*Avoid Disputes – Contact California Term Life Insurance Broker: Morgan Moran at 800 554-9142*

**PARAMOUNT LIFE INSURANCE COMPANY, PARAMOUNT CALIFORNIA 90723**