

## Life Insurance Coverage Dispute

Are you currently having a **life insurance coverage dispute** as the beneficiary of a big life insurance policy? If that is the case make sure you have your ducks in a row. The [life insurance](#) carrier will possibly need a **claim form** accompanied by the official copy of the true death certificate. Did you try to get by with showing the certificate that your local funeral director provided? That isn't going to get the job done. You will most likely have to provide the "official" certificate of death to get your unclaimed funds.

Most life [insurance carriers](#) do not pay death benefit proceeds if an individual committed suicide. They will definitely do a review of the death itself before your funds are released. Did you check the policy to see if it had a clause stating that benefits will not be paid if the current insured committed suicide? That would be one of the first places to look if this were the case. Many life insurance carriers will pay back the premiums that have been paid if this were the case. Be sure to read your life policy very carefully before getting into a coverage dispute.

Let it be known that life insurance carriers have specific individual that review every claim carefully before the benefit is paid out. [Have 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*