

66 Reasons

Insurance Companies Will Deny Your Claim

- 1 You treated too much
- 2 You treated too little
- 3 You waited too long to go to the doctor after the accident
- 4 The police report says you are at fault





5

The police report says you reported to the officer that you weren't injured

6

You didn't go to the hospital via ambulance

7

You didn't go to the doctor or hospital immediately after the accident

8

You were driving too fast

9

You weren't keeping a good lookout for the driver that hit you

10

You could have swerved or taken evasive maneuvers to avoid the collision



- 11 You didn't have a seat belt on
- 12 You were on your cell phone
- 13 You were distracted while driving
- 14 There was something wrong with your car that caused the accident (e.g. brakes failed)
- 15 Your car was not in good working condition (bald tires, cracked windshield etc)
- 16 Our insured said it was your fault
- 17 A witness says it was your fault



18

You stopped suddenly, causing our insured to run into you

19

You were already injured at the time of the accident

20

Your medical condition is because of your age

21

You are young, so you should have recovered faster

22

Your injuries were present from a prior accident

23

Your work is labor intensive so you must have had the injuries you complain of because of the type of work you do



24

Our driver wasn't injured so you couldn't have been injured

25

Your passenger wasn't injured, so you couldn't have been injured

26

There is minimal damage to your car, so you couldn't have been injured

27

There is minimal damage to our insured's vehicle, so you couldn't have been injured

28

Your type of injuries couldn't have been caused based on the facts of the crash





29

You told the insurance adjuster that you weren't injured

30

The statute of limitations has run on your case

31

Your reason for not going to work wasn't because of the accident

32

The cost of the treatment was excessive

33

The doctor records do not prove the treatment was related to the accident

34

Your injuries were subjective (no proof of injuries on such things as x-rays or an MRI)



35

You had an injury after the accident that you seek compensation for that was the real cause of your injuries

36

You made errors in explaining the facts of the situation to the doctor, police, or insurance adjuster

37

You had a significant gap in treatment

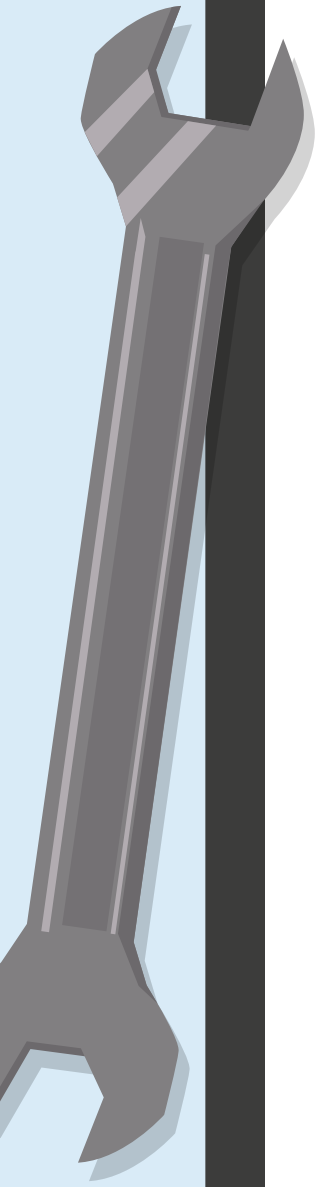
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You didn't get the treatment that the doctor recommended

39

There is no police report of the incident





40

You don't have an independent witness to prove what caused the wreck

41

You had no visible injuries

42

It was an act of God, such as the weather, that caused the crash

43

It was a different vehicle (for multiple vehicle crashes) that is responsible

44

There was construction in the area so it was the fault of the construction company

45

The design or maintenance of the road caused the crash



46

You were intoxicated or under the influence of drugs, including prescription medication

47

You didn't have your glasses on

48

You ran a red light – our insured had a green light

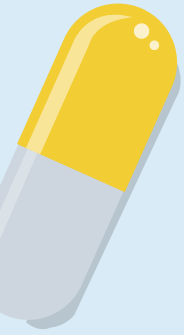
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Your story is inconsistent – we think you are committing fraud

50

Your treating providers are billing for services not provided – you must be part of a scam





51 You didn't go to a medical doctor and instead just went to your chiropractor

52 You didn't get a referral to see a massage therapist

53 The billing codes and chart notes don't match up

54 There are no notes from the treating providers for the services charged

55 The medical records don't say your injuries are because of an accident

56 You have a history of drug/alcohol use, so you can't be trusted





57

Our hired doctors say the treatment isn't related to the accident even though your doctor says it is related

58

The force of the impact was consistent with the forces you face on a daily basis, so you couldn't have been injured

59

You're self-employed, so you can't prove your wage loss

60

You used sick pay, so you didn't suffer a wage loss because of the accident

61

You didn't miss any work, so you must not have been injured

62

The treatment wasn't effective so we won't pay – you should have stopped going

63

You only have soft tissues injuries so you only needed minimal treatment

64

You would have gotten better without treatment

65

The type of treatment you received isn't approved by us – treatment is palliative, not curative

66

Treatment was not medical - it was luxury

This is just a small sampling of the reasons insurance companies will make up to deny your claim. Be prepared to defend yourself even when you've done nothing wrong.



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