

Don't let bad luck jeopardise your insurance claim

Call it Murphy's Law or plain old bad luck, but life certainly has a way of throwing the occasional curveball. With insurance, you have to stick to the rules or you risk not having a claim paid out when you really need it. Here's how to avoid a few common cases in which Murphy may strike.

I've emailed my adviser some changes to my policy, so my policy has surely been updated?

Not necessarily. Keep in mind that the email may not reach your adviser – perhaps it gets stuck in your outbox or ends up in their junk mail. It remains your responsibility to make sure all changes to your policy are received by your adviser. For example, you can send an email to let your adviser know that you have bought an expensive item to add to your All Risk cover, but it is always best to follow up with a phone call. Also request written acknowledgement that your email was received and your requested changes were made. What if your email fails and you suddenly need to claim?

My debit order for my premium is set up, so my cover should definitely be in place?

It is best to make sure your debit order goes through, so keep an eye on your bank balance. If your debit order bounces for whatever reason, your policy won't get cancelled immediately – your insurer will simply collect a double debit the following month. However, if that debit order fails, your cover will be cancelled from the date of the first returned debit.

I've let my friend borrow my car while she is visiting for a couple of weeks – surely I don't need to let my adviser know?

Most insurance companies require you to let them know if the primary driver of your car has changed, even for a short period. What is considered a 'short period' will differ between insurance companies. It might be as little as a few consecutive days, or as much as a month. Either way,

the onus is on you as the vehicle owner to check with your insurance adviser or provider. Also keep in mind that if you park your car in the driveway but are insured to be in the garage, your claim may be rejected if your car gets stolen or broken in to.

I had a flood at home and it impacted my alarm system, but I should still be covered against theft?

You may have claimed for a flood but haven't realised that your alarm system was affected too. If you are insured as having an active alarm system, it must be in good working order and in use at all times. Don't let it slide. Check for damage if there is any chance of it having occurred and let your adviser know as soon as possible if there are issues, so your insurer can decide how this impacts your cover. (As a side note, there is no limit to how much you can claim in a short period, but excessive claims will be addressed.)

I had a small accident, but I wasn't drinking excessively so surely I will still be covered?

Driving under the influence will almost always result in a claim not being paid out. This relates to the laws of the road – not just your insurer's preference. If you break the law, you can't expect to have your insurance run smoothly. With all the alternate transport options available today – from ridesharing apps to drive-home services – there is no reason not to drink responsibly. With the silly season right ahead, please keep this in mind.

It's important to remember that even the smallest change to the conditions you agreed to when you took out your policy – or not adhering to these conditions – can cause your insurance claim to be repudiated. Don't let Murphy have the last word.