

# Making an insurance claim

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From: [Financial Consumer Agency of Canada](#)

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## Review your insurance policy

Insurance companies will pay for the specific losses described in your policy.

Check your policy's terms and conditions for the following:

- to see if your loss or event is covered
- if there are any exclusions, losses or events that aren't covered
- if there are specific claim procedures you'll need to follow
- how long you have to submit your claim

## Consider your options

Before you make a car or home insurance claim, consider the following:

- making a claim may increase your premiums in the future or when you renew your policy
- some insurance companies offer a discount if you don't make any claims under your policy
- if the amount of your claim is only a little more than your deductible, consider if it's worth it to pay for the loss or event yourself

For example, if you make a claim for \$600 but you have a \$500 deductible, your insurance will only reimburse you \$100. Your premiums may also increase when you renew your insurance. This means that you may pay more in premiums over the long term than the \$100 you save by making a claim.

## Steps to take to make a claim

If you decide to make a claim, contact your insurance agent, broker or company as soon as possible. Most insurance companies have time limits within which you must submit your claim. The limit usually varies from 90 days to 12 months from the date of the loss or event. Check your policy's terms and conditions for the time limit for your policy.

Provide your insurance agent, broker or company with all supporting documents required by your policy.

For example, you may need to provide:

- an accident report for a car insurance claim
- a death certificate for a life insurance claim

Your insurance company will review your policy and let you know if you can make a claim under the terms of your contract.

In some cases, the insurance company may look into the circumstances surrounding your claim to confirm that no fraud was involved. This is called a claim investigation. During a claim investigation, your insurance company may ask you to provide:

- medical records
- police accident reports

Your insurance company will use this information to determine if it will pay your claim.

### **Making a claim on old or lost policies**

To make a claim on an old or lost life insurance policy that belonged to a deceased family member or loved one you must locate the lost policy.

To help you do this:

- [contact the OmbudService for Life and Health Insurance \(OLHI\)](#)
- provide information on the deceased person or on the policy

## **What to do if your claim is denied or your payment is delayed**

Get help if you have questions about a denied claim or a delayed payment.

### **Life and health insurance matters**

Your insurance company may deny your claim within the contestability period.

If you want to discuss your claim, contact the head office of your insurance company.

If you're not satisfied with the response, contact [Canadian Life and Health Insurance Association](#).

### **Home or car insurance matters**

If your insurance company denies your claim or your payment is delayed, contact the [Insurance Bureau of Canada](#).

You may also consider:

- making a [formal complaint](#)
- getting legal help

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